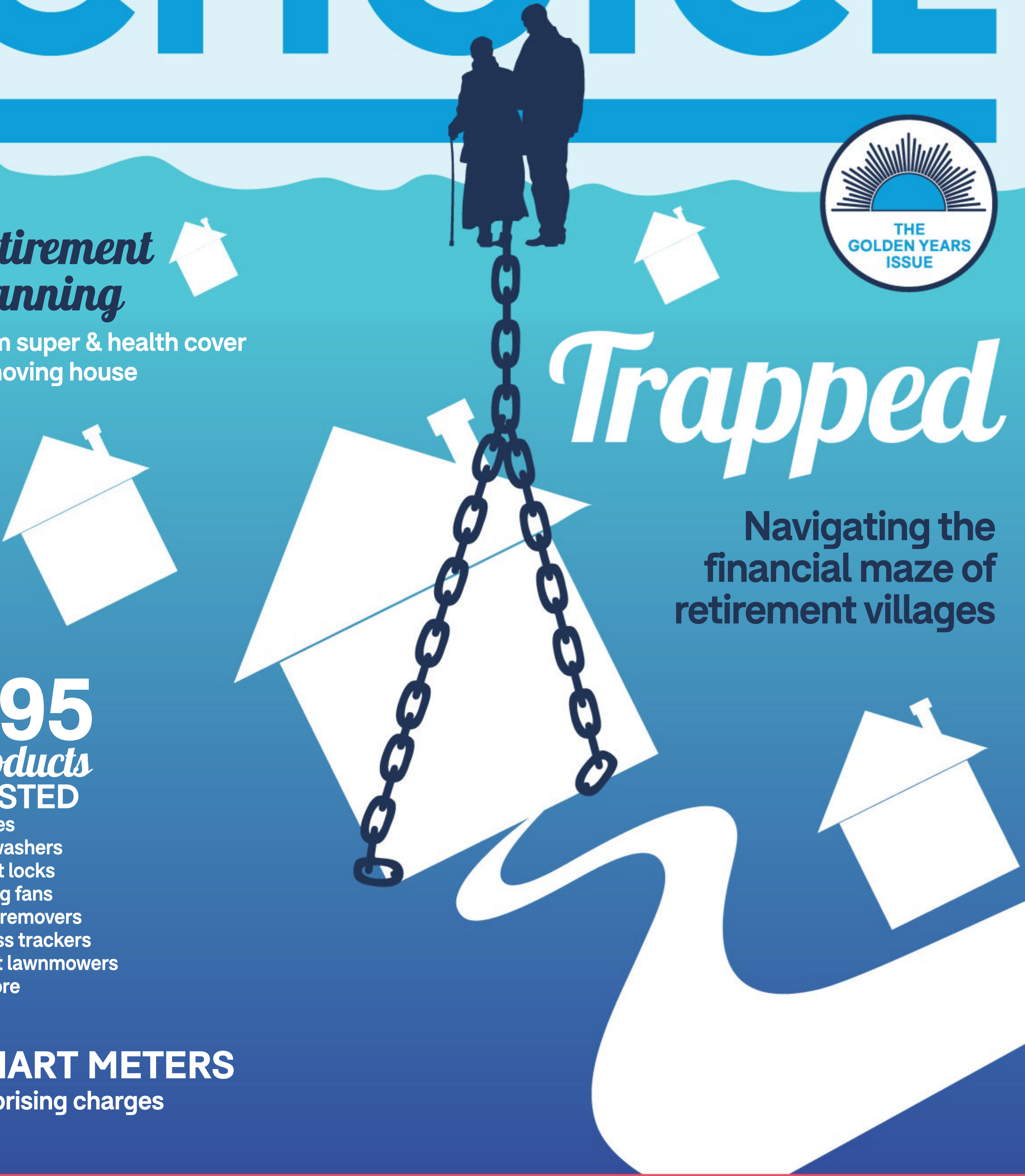
MARCH 2025

CHOICE



THE GOLDEN YEARS ISSUE

Retirement planning

From super & health cover to moving house

Trapped

Navigating the financial maze of retirement villages

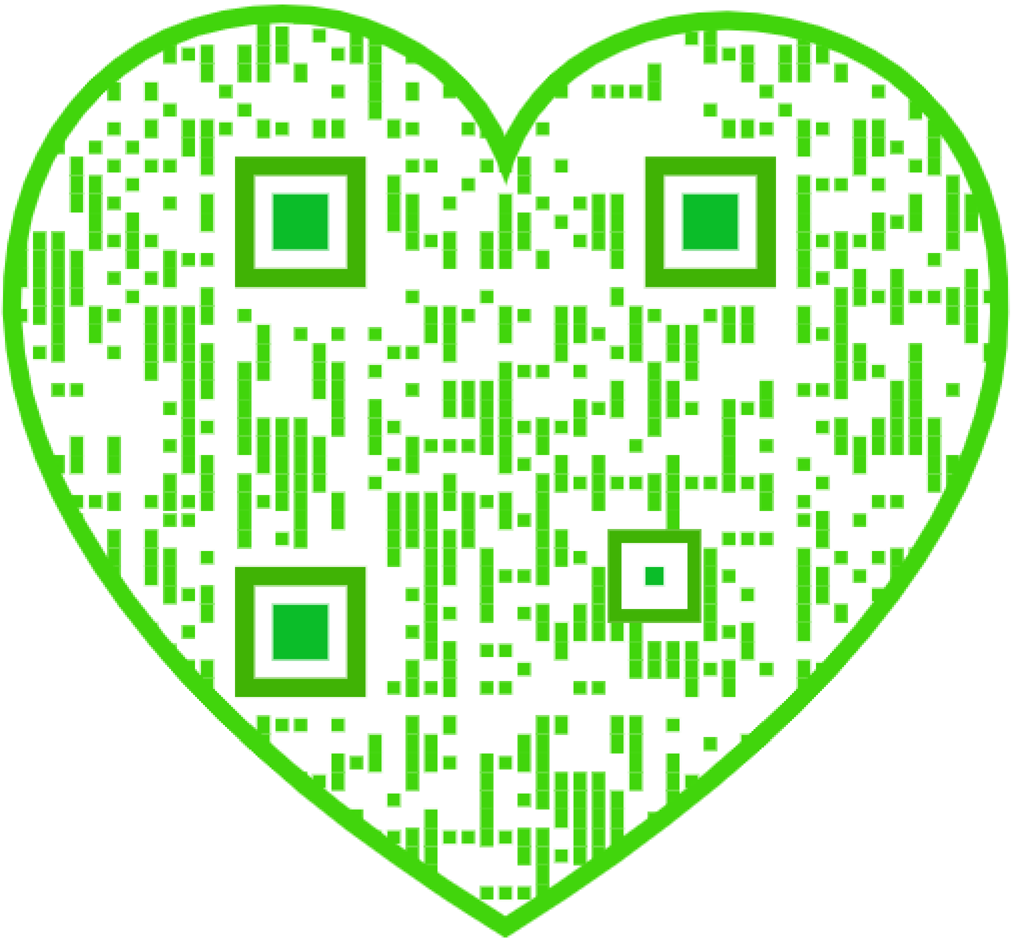
295 *products* TESTED

- Fridges
- Dishwashers
- Smart locks
- Ceiling fans
- Stain removers
- Fitness trackers
- Robot lawnmowers
- & more

SMART METERS

Surprising charges

Plus Hospital insurance, soft plastics recycling & more



COMMENT

Age-old story

People of all ages are at risk of exploitation

Before I started at CHOICE, I tended to believe that older members of the population had it easier than us younger folk.

People my age and younger have already lived through multiple financial crises. And escalating house prices – alongside the spiraling cost of living – have put home ownership completely out of reach for the vast majority of younger people.

Worse still, folks in their 20s and 30s have had to stand by as rent increases and stagnant wage growth has crippled their spending and saving power.

But the reality is, we're all in this together. People of all ages are at risk of exploitation, we're just being taken advantage of in different ways. It's a tale as old as capitalism: if there is a vulnerable segment of the population, you can bet your bottom dollar there will be products and services designed to rip them off.

Take retirement villages, for example.

CHOICE investigations editor Andy Kollmorgen has been looking into what he calls the "retirement village trap" – and it's a very easy trap to get caught in. Older Australians are being regularly stung by massive exit fees – often upwards of $80,000 for an initial $320,000 outlay. Then there's the exorbitant management fees, which also run into the tens of thousands. Oh, and then you're sometimes expected to pay for refurbishment before you leave, too. The costs are endless.

Unfortunately, for Australians in their twilight years, the hits just keep on coming. It's a hefty price to pay for some dignity in the later years of life.

Stories like these are incredibly important. Time and time again history has shown us that most profit-driven operations, unless held to account, will prioritise profit over all – even the wellbeing of vulnerable citizens, who have most likely spent their whole lives working and paying taxes in this country.

The anthropologist Margaret Mead is claimed to have said civilisation begins at the point where we decide, as a collective, to take care of the old and infirm. As the story goes, she believed archeological evidence of a healed femur bone was the first sign of civilisation, because it indicated that someone had taken the time and care to nurse an injured person back to health. This is how we, as a society, should be judged. It's so disappointing to see institutions that should reflect this spirit, set up to exploit the vulnerable.

It's a topic we're incredibly passionate about here at CHOICE, and a particularly timely one, given that a number of folks involved in the production of this magazine were forced to say goodbye to much-loved parents and grandparents recently. I'd like to dedicate this month's issue of the magazine to their memory.

Thanks, as always, for your support.

Mark Serrels
CHOICE Editorial Director
Email: mserrels@choice.com.au

CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. Wherever possible, we pay full price for the products we test, so we remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by membership. Membership includes access to services such as CHOICE Help and the Voice Your Choice research program. Our product ratings are based on lab tests, expert assessments and consumer surveys. We also research a wide range of consumer services, reveal the truth behind the facts and figures, and investigate their quality and claims.

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DOING THE SUMS P18

CHOICE magazine provides a selection of our top product reviews. We can't always include all the models we've tested, but you'll always find the products that scored the best. To view complete results for all our tests, go to **choice.com.au**, or call Customer Service on **1800 069 552** to add full online access to your membership package.

IMAGES: GETTY

CHECKOUT

The latest consumer news in brief

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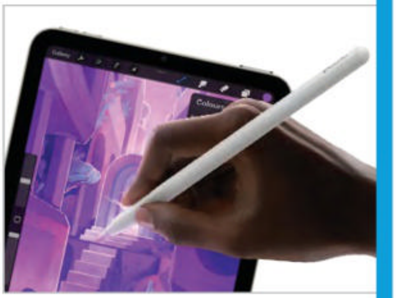

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Financial counsellors busier than ever

It's no secret that Australia's high cost of living has been stretching household budgets to the limit in recent times. For some people, falling into debt is just one missed payment away.

If that happens, the best course of action is to seek help from Australia's network of free financial counselling services via the National Debt Helpline (NDH) on 1800 007 007. The alternative is often a host of dodgy and unregulated profit-driven businesses, such as debt consolidation firms, ready to "help" you with your debt by making it worse.

More than 169,000 people called in or used the NDH online chat tool in 2024, a 12% increase over the previous year. Plus, there were around 647,000 visits to the NDH website in the same period – a 32% increase over 2023. Times are tough for many out there, something that Australia's frontline corps of free financial counsellors would be well aware of.

"The increase in people coming to the NDH for help shows how difficult it is for many people at the moment," says Peter Gartlan, co-CEO of Financial Counselling Australia, which coordinates the NDH. "The good news is there is help available and you don't have to pay for it."

ANDY KOLLMORGEN

Correction

In our kettles review last month, we suggested pairing a KitchenAid kettle with a matching KitchenAid toaster for an aesthetic kitchen partnership. The profiled kettle should have been the 5KEK1701AAC ($239), which we tested in cream (pictured below; other colours are available).

New powers proposed for telco regulator

With so much consumer-unfriendly behaviour going on in the world of telecommunications, you would think that the Australian Communications and Media Authority (ACMA) – the government agency in charge of policing the sector – would have some real teeth.

So it may come as a surprise that its compliance and enforcement powers are less than fearsome. As it stands, the ACMA can't take direct enforcement action against breaches of industry codes without first giving the offender a chance to cease and desist. If they do, there are generally no penalties.

In a suite of proposed reforms, the federal government wants to flip this around so that ACMA can apply penalties in the first place, as well as demand compliance. It also proposes to raise the maximum penalty for breaches of the Telecommunications Act from $250,000 to $10 million.

"The Australian government's reforms address longstanding consumer concerns about the relatively weak regulatory settings of the telco industry and will go a long way towards improving trust in the telecommunications industry," says Carol Bennett, CEO of consumer advocacy group, the Australian Communications Consumer Action Network.

ANDY KOLLMORGEN

Going the extra yard to protect cash and card

While nobody relishes getting the bill at a restaurant or opening their wallet at the checkout, paying for things is essential to get by in society. It's also essential that everyone has easy access to a fair way to pay, whether by cash or card.

In 2023, the government released a Strategic Plan for Australia's payment system that aimed to set out a framework to modernise all aspects of payments. However, for most Australians the most important part of the future of payments is to retain access to the existing ways we pay. In recent months, the government has publicly recognised the importance of cash in society, which we have welcomed.

CHOICE is campaigning to ensure that cash and card payments are guaranteed into the future. We want the government to ensure cash in particular is not at risk just because businesses aren't making a profit out of supplying it to consumers. Notes and coins must remain reasonably accessible and accepted into the future, and paying with your own money (be it cash or debit card) should not come at a cost to consumers.

TOM ABOURIZK

IMAGES: GETTY / KITCHENAID

Government launches anti-scam campaign

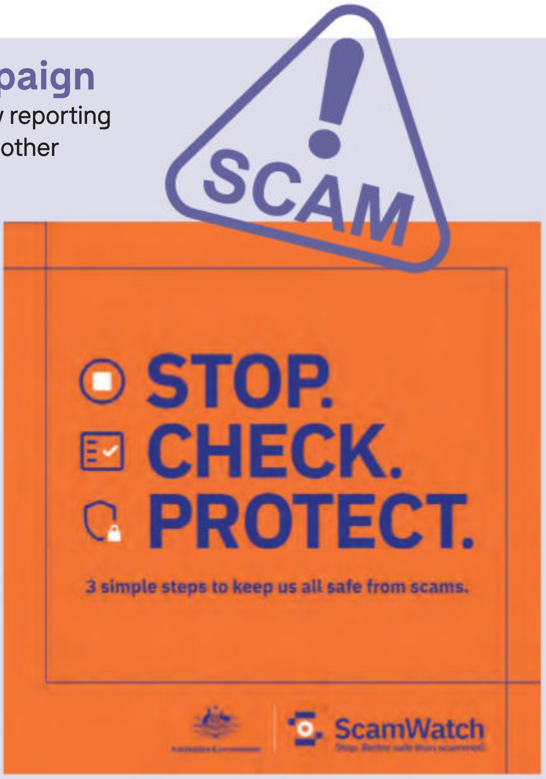
The federal government has launched a new awareness campaign to equip Australians with "simple, actionable strategies to guard against scams". The Fighting Scams initiative promotes three steps to help reduce scam losses: Stop, Check and Protect.

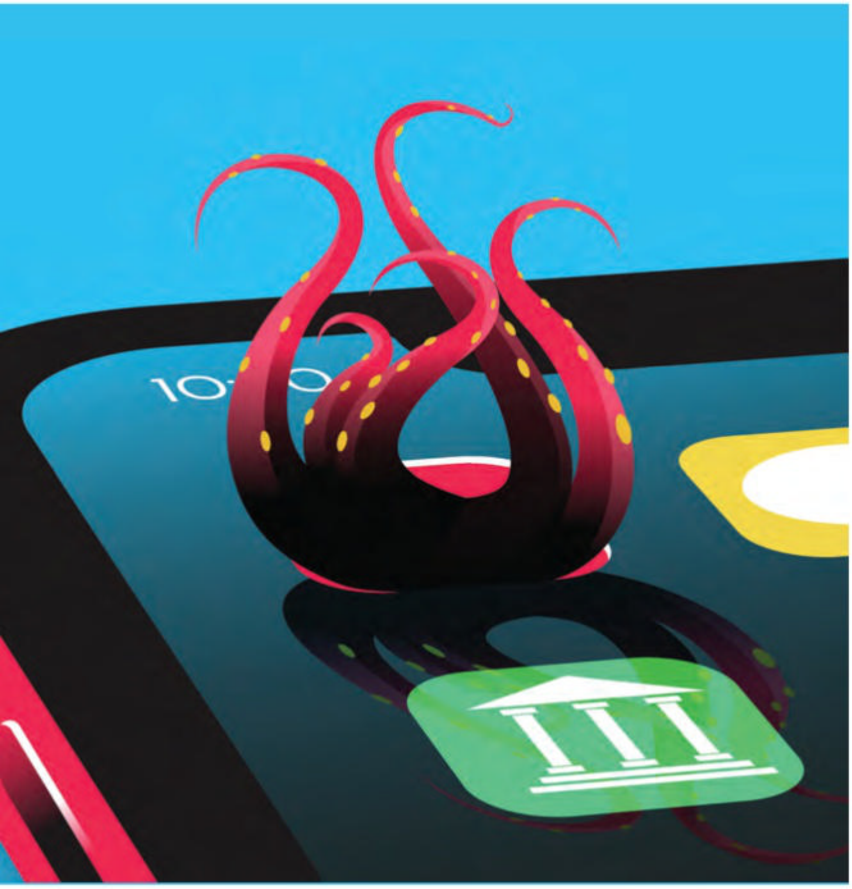
"This campaign is critical to arming Australians with tools and tips to keep their money safe from scammers," says Assistant Treasurer Stephen Jones. The three steps are the same ones long championed by the ACCC's Scamwatch service in its advice to Australians.

The initiative encourages consumers to stop before sharing personal information, check they know who they're dealing with, and protect against scams by reporting them to Scamwatch and other authorities.

The campaign is the latest in a series of efforts from the federal government to fight online criminals. Others include an SMS Sender ID registry to combat impersonation scams spread by text message, and a Scams Prevention Framework – legislation to force certain businesses to do more to prevent, disrupt and respond to scams or risk a $50 million fine.

LIAM KENNEDY


SCAM
STOP.
CHECK.
PROTECT.
3 simple steps to keep us all safe from scams.
ScamWatch



Finger-pointing over scams

Tech companies and Australia's banks are at loggerheads over who should take more responsibility for scammers who use their services. Both sectors have downplayed their roles in their submissions to the federal government's planned Scams Prevention Framework.

The government, in outlining its plan to impose fines on companies that fail to combat scams, described banks, telcos, and digital and social media platforms as "significant vectors" for scam activity.

In its submission responding to the proposed framework, the Digital Industry Group Inc. (DIGI), which represents companies such as Google and Meta (owner of Facebook), said digital platforms were less of a vector for scams than banks and telcos. It argued that while scammers were using social media and other online forums to court victims, they always ended up relying on financial services such as banks to steal money.

Meanwhile, the Australian Banking Association applauded the "whole-of-ecosystem" policing approach of the proposed anti-scam laws and their requirement for digital platforms to join in the scam defence effort, pointing to the need to "stop scams at the source before they reach consumers".

LIAM KENNEDY

Easier fuel price comparison for Victorians

Victoria is set to become the last Australian state to introduce a compulsory fuel price reporting scheme and a comparison service to help drivers find the best deals.

The state government promised the change as part of its Fair Fuel Plan, which it says will also require retailers to confirm their rates in advance, and limit the number of times they can raise prices to once a day.

Other governments have for several years required fuel retailers to report prices, which are then compiled on official databases. Prices are made available to consumers via a government-run app or website, such as NSW's FuelCheck, or shared with third-party apps, which then provide live data to drivers.

Currently, fuel price reporting in Victoria is voluntary, and the state government says local data shared on third-party comparison platforms is "often patchy".

The government says its service will display live fuel prices from every retailer in the state when it's launched later this year.

LIAM KENNEDY

Households missing out on better energy offers

A report released by the Australian Competition and Consumer Commission (ACCC) late last year delivered both good and bad news for Australian households: more than 80% could move to a cheaper energy plan if they shopped around, but relatively few are doing so.

The report found that households that are on offers that are more than a year old are paying $238 more per year than households on newer offers.

Retail energy prices actually declined in 2024, but at the same time energy pricing became even more complicated. More than half the customers on plans that include demand charges, for instance, are paying more than the government safety net price (also known as a Default Market Offer). This means that many customers who ostensibly tried to get the best deals from their energy provider – which often include time-of-use pricing such as demand charges – are paying more than customers who simply accepted the default offer.

"The increasing complexity in pricing as the smart meter rollout continues presents a real challenge to consumers who are trying to reduce their electricity bills," says ACCC Commissioner Anna Brakey. "If you haven't changed electricity plans in the past 12 months, chances are you are paying more for your electricity than you need to."

ANDY KOLLMORGEN

IMAGES: GETTY

Electricity account
agl

AGL receives record penalty for overcharging customers

Major energy retailer AGL has been fined $25 million for overcharging hundreds of customers who were using a government bill-paying service. The penalty was ordered by the Federal Court and is the largest ever imposed for breaches of national energy rules.

In a case initiated by the Australian Energy Regulator (AER), the court found AGL had charged 483 customers more than required between 2017 and 2021, and also failed to inform and refund these customers within the required timeframes.

The affected customers were users of Centrepay, a federal government service that lets people who are receiving money from Centrelink choose to have bills for essentials deducted from their payments.

Federal Court judge Justice Downes noted that those affected were deprived of almost $1000 on average. The AER says the fact that they were Centrelink customers compounded the impact of AGL's conduct.

"The actions by AGL negatively impacted hundreds of people over an extended period," says AER chair Clare Savage. "Many of these may have been experiencing vulnerability."

LIAM KENNEDY

Origin breaks life-support rules

Energy retailers are required to take special steps with households that have life-sustaining medical equipment. Cutting off power, after all, could pose a risk to people's lives. Retailers are meant to keep a register of such households, to notify power distributors about them and to provide customers with information about the protections and assistance they're entitled to.

The AER recently won a case in the Federal Court against Origin Energy for doing none of these things in more than 500 instances between February 2019 and September 2022. In some cases, Origin disconnected homes with life-support equipment.

"We expect retailers to meet all their obligations when they are informed that a customer has life-support needs. This includes making sure that any third party they engage meets the same requirements," says AER chair Clare Savage, adding that the regulator "will continue to investigate and take action when obligations to support vulnerable customers are not met".

Origin's non-compliance resulted in penalties totalling $12 million.

ANDY KOLLMORGEN

Another $3bn to get the NBN working

The National Broadband Network was initially pitched as a way to make telecommunication services in Australia among the best in the world, but many things got in the way – from technology shortcomings, to pass-the-buck politics, to affordability.

Households in regional Australia generally bore the brunt of the flawed rollout, and digital black spots outside of metropolitan areas remain commonplace to this day.

In January, the federal government committed another $3 billion to upgrade fibre-to-the node (FTTN) technology to more than 600,000 Australian homes and businesses – over half located in regional Australia.

The Australian Communications Consumer Action Network has welcomed the move.

“This investment brings us closer to completing the important task of ensuring more than 95% of remaining homes and businesses have access to high quality NBN full fibre technology,” says CEO Carol Bennett. “To further support Australia’s most vulnerable citizens, we encourage the implementation of a concessional broadband service, ensuring they can access and maintain essential connectivity.”

ANDY KOLLMORGEN

Apple iPad Mini with Pencil Pro

Unlike Apple’s annual iPhone releases, we haven’t had an update to the iPad Mini since 2021. Along with broad performance updates – including a much faster A17 Pro processor and up to 512GB of storage – Apple has significantly improved the Mini’s handwriting capabilities.

> **Writing on the screen feels accurate and natural ... you probably won’t miss a physical keyboard**

The new processor, operating system (iOS 18.3), Apple Intelligence AI software and Pencil Pro deliver very impressive performance when handwriting. Writing on the screen feels accurate and natural, to the point where you probably won’t miss a physical keyboard unless you’re working on a particularly long piece (or a very angry email).

But, while these text, writing and grammar tools are most likely to be used every day, it’s the calculation function features that deliver the biggest wow factor. The Mini does a very impressive job of generating X and Y graphs and solving equations scribbled across the screen, with the option to adjust these on the fly. Tweak something and, in most cases, the Mini will quickly display an adjusted, correct answer.

However, though impressive, there’s not much else that’s been added to the new iPad Mini. The hardware improvements are handy, but not earth-shattering and probably not worth the current asking price. If you can take advantage of the AI updates to handwriting day-to-day, wait for the Mini with the Pencil Pro to drop below $1000.

EMMA GALLAGHER

FIRST LOOK
Colours

APPLE IPAD MINI WITH PENCIL PRO
PRICE $1113
CONTACT apple.com/au
★★★⯪☆

IMAGES: GETTY | APPLE

The trouble with Temu

Product safety shouldn't depend on where you shop or how much you can afford to spend – everyone deserves to be protected.

Last year, an eight-year-old girl from Queensland was seriously injured after her jumper, bought from online marketplace Temu, caught fire. The product was later recalled because it didn't have the mandatory fire danger warning label. Incidents like these are devastating, and are a stark reminder of Australia's inadequate product safety protections. Sadly, it often takes someone being seriously injured or even killed before a product is recalled.

When we tested 15 products from Temu that contained button batteries, we found that every single one of them failed to meet at least one requirement of Australia's mandatory coin and button battery safety standards. This level of non-compliance is simply not good enough – easy-to-open battery compartments can quickly lead to injury and death.

So how do we solve this problem? Temu's not the only company we've found problems with and it won't be the last. That's why we continue to call on the government to introduce a general safety provision to make it illegal to sell unsafe products. Sign the petition to add your support: **choice.com.au/productsafety**.

ANDY KELLY

Bank caught charging fees to deceased customers

It seems reasonable to expect that a bank would stop charging fees once we die, but in January, the Banking Code Compliance Committee (BCCC), which oversees the Banking Code of Practice, sanctioned the Bank of Queensland (BOQ) and its subsidiary brands BOQ Specialist and Virgin Money Australia for charging a combined $158,834 in fees and interest to the estates of deceased customers. The bank either failed to stop the fees or to provide refunds in around 2500 instances between 2019 and 2023.

BOQ has since reimbursed the affected estates, but BCCC chair Ian Govey says it shouldn't have happened in the first place. "Banks must ensure their compliance frameworks are strong and appropriate for the complexity of their operations. BOQ's response to its breaches [of the Banking Code] lacked urgency. It took far too long to implement effective measures to address the root causes and to prevent recurrence."

ANDY KOLLMORGEN

Sneaky health insurance price hikes

The federal government has picked up on a CHOICE exposé of health insurers' sneaky use of a loophole to inflate premiums to unaffordable levels.

Every year, health insurers must seek government approval to increase their premiums on 1 April. But the insurers only need approval to raise premiums for existing policies, not new policies. CHOICE found that health insurers avoid the premium approval process by closing existing policies and opening a new policy with the same or similar cover, but with a jacked-up price.

This has contributed to out-of-control health policy inflation. Gold hospital cover in particular has increased by about 45% in the past four years. The 'approved' premium increase over the same period was 11.9% across all hospital and extras policies.

Minister for Health and Aged Care Mark Butler says the practice highlighted in the CHOICE investigation is "not strictly against the law" but "underhanded and contrary to the spirit of the law". The minister called on health insurers to change their behaviour, or he'll "consider legislative options to outlaw the practice into the future".

JODI BIRD

IMAGES: GETTY | TEMU

The Los Angeles wildfires could raise Australian insurance premiums

The wildfires that swept through Los Angeles, California in January resulted in mass evacuations, 24 deaths and the destruction of over 12,000 homes and businesses. The damage is estimated to cost as much as $450 billion, with only $32 billion covered by insurance.

As reinsurers try to recuperate their losses from the wildfires, experts predict that higher premium prices will be felt across the world. This will be unwelcome news for most Australians, but for the 15% of Australians experiencing acute insurance stress, it could be devastating. Higher premiums could force people to reduce or abandon their insurance altogether.

With 230,000 homes in Australia at risk of flooding every 20 years and 5.6 million homes at risk of bushfires, it is essential that we make a plan to address unaffordable and inaccessible insurance. The government should consider measures such as improving transparency in insurance pricing, introducing financial incentives for people to mitigate the risk to their homes and making a plan for relocating communities at the highest level of risk.

Sign our petition and call on the government to make a plan for affordable and accessible home insurance that covers the risks of extreme weather: **choice.com.au/insurancepetition**.

BEA SHERWOOD

Closing the knowledge gap in super

How much do you know about superannuation? Do you know the rate your employer's super contributions are usually taxed at? Do you know what percentage of your pay goes to super (known as the superannuation guarantee)? And is it true that once you turn 50, you can usually access your super? *

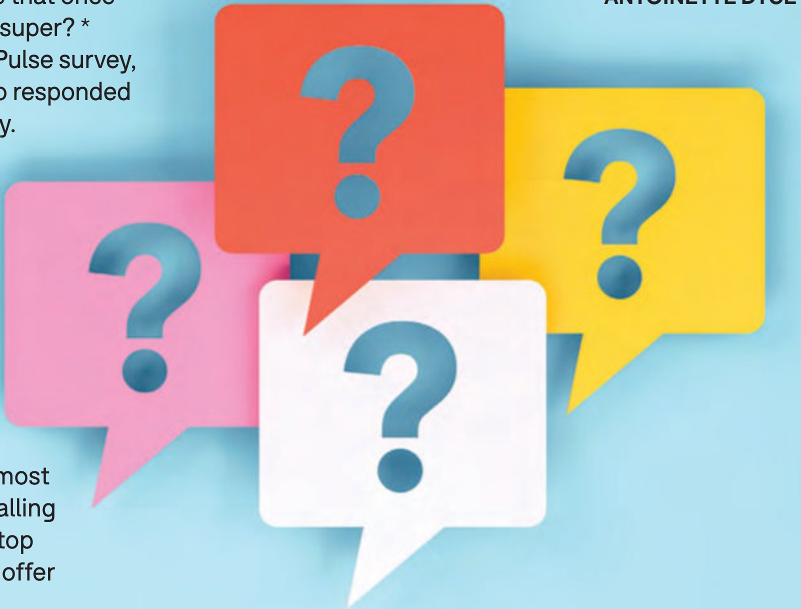
In Super Consumers Australia's latest Pulse survey, we found that around half the people who responded couldn't answer those questions correctly.

When it comes to knowledge of super, we found it increases with age, and with super balance. First Nations and culturally and linguistically diverse people know less about super than others in the community.

At Super Consumers Australia, we want to see this knowledge gap closed. The federal government is currently reviewing the retirement system and how well people are set up to make the most of their money when they retire. We're calling on the government to introduce a one-stop shop for retirement planning that would offer free, impartial advice to all Australians.

(*Employer contributions are usually taxed at 15%. Currently the super guarantee rate is 11.5%, and the preservation age – at which you can access your super – is between 55 and 60.)

ANTOINETTE DYCE



Consumers warned to beware of rogue locksmiths

Homeowners and renters looking for help from locksmiths are being urged to beware of businesses charging prices higher than advertised and forcing customers into making payments. State and territory consumer protection agencies say some operators claiming to help residents locked out of their homes or needing locks replaced have misled customers about their prices and harassed or bullied them into paying. Consumer Affairs Victoria recently revealed some customers of one locksmith were charged more than double the price they expected to pay, while others were charged exorbitant amounts for faulty services.

The warning comes as groups representing the locksmithing industry say there has been a surge in complaints about scammers posing as professional locksmiths and intimidating residents into paying high fees for poor-quality services. The Master Locksmiths Association of Australasia urges consumers to beware of any locksmith with online advertisements quoting as little as $15 for their services, saying such prices are unrealistic in the industry. It says locksmiths should be open about their total costs upfront and provide a realistic estimate of what the consumer will pay.

LIAM KENNEDY

RANTS AND RAVES

Cooling off after an endless summer of sales

If sales are meant to be seasonal, the latest retail trends reflect some kind of climatic confusion. Suddenly, discount events can happen at any time. New sales promising bountiful savings are seemingly always being thrust upon us, and anyone half-serious about looking after their money is being told to mark these events in their calendars.

That's if we can nail them down to a particular date, or even stretch of time. Because retailers, once they've got us used to a particular sale, have a habit of moving discount events around.

Sales seem to start earlier every year. If you're a shopper sticking to last year's schedule, you risk coming to the party too late and finding the coffee machine you had your eye on has already sold out.

Exhibit A of this floating sale phenomenon? Black Friday. This is hardly surprising, considering the event is meant to coincide with a date few Australians could place on the calendar. Ask me "What day is Thanksgiving?" and I wouldn't know what to say, except maybe "unnervingly close to Christmas" – one month is not enough time between two holidays dedicated to turkey and puddings.

An American phenomenon, the Black Friday sales were originally limited to the last Friday in November (the day after Thanksgiving). Australian retailers began latching onto the trend in the early 2010s but, unbound from the obligation to link their bargain frenzy to a date of significance for customers, they seem to have taken it upon themselves to reinvent the concept. Black Friday is now several weeks of sales leading up to the day itself, and extending to the following weekend.

In 2023, the first Black Friday deals from Australian brands began showing up in mid-November. Last year, they were dropping within the first week of the month. They're also ending later: Cyber Monday, the Monday after Black Friday, traditionally marked the end of the season, but more and more retailers are keeping their prices down for a few days beyond this cut-off. This means Black Friday, having already swallowed up November, is crowding out the December Christmas period as our year's premier shopping event.

> **Shoppers sticking to last year's schedule risk being late to the party**

And in a case of not letting a good opportunity go to waste, retailers are also getting imaginative with Boxing Day. While you'd think the lead-up to Christmas would be the safest time to try to sell products for full price, last year, plenty of brands were already flogging Boxing Day discounts before December 25 had even arrived.

Having more sales is, of course, a good outcome for cash-strapped consumers, but with retailers able to flick the sale switch quicker than ever before thanks to digital marketing, they risk not only cheapening their image and that of their products, but also leaving fatigued shoppers wondering if all these deals are too good to be true.

And this scepticism might be well placed. In the wake of last year's Black Friday, the ACCC revealed it was investigating some of the claims made by retailers during the sale period, saying vendors may have misled consumers by making discounts seem better and more widespread than they actually were. So, with summer now over, perhaps we'll get a chance to cool off from all the sales hype and find out if all those deals were really as good as they seemed.

LIAM KENNEDY

BLACK FRIDAY
20%
40%
20%
40%
50%
40%
20%
30%

IMAGES: GETTY

ASK THE EXPERTS

Got a niggling question our team can help with?

Q I recently bought a toaster that turned out to be faulty. I contacted the manufacturer and they agreed to replace it, but asked me to send it back. This is fine with me, but I had to pay for the return postage myself – the manufacturer said they wouldn't cover the cost. Is this legal?

A **CHOICE customer service:** For an item like a toaster that can be sent via post for a reasonable cost, the consumer is generally responsible for returning it and bearing the associated costs. However, if the manufacturer confirms that it is faulty, the consumer must be reimbursed for any reasonable postage costs associated with its return. So we suggest you remind the business of their obligations before you send it and make sure you keep your receipt. Tell them that as per your consumer rights, you will be requesting a refund for your postage costs once they've received the item and confirmed that it is faulty.

If the business refuses to refund you for your postage costs after they determine the product was faulty, you can write to them via a formal letter or email and inform them that under Australian Consumer Law they are responsible for the cost of postage for returning a faulty item. If they continue to refuse to cover the cost, you can escalate the matter by getting in touch with the consumer agency in your state or territory.

ASK US

Email your question to **asktheexperts@choice.com.au** or write to Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204.

You can also tap into the 'brains trust' at **www.choice.community**.

Q I am looking into renewing my comprehensive car insurance. I have children who live interstate and on rare occasions they may borrow my car. They would then be unlisted drivers on my insurance. I want to know what the excess would be if I lent them my car and they were involved in an accident. All the policies talk about excesses for people under 25; listed or unlisted drivers; and inexperienced drivers (over 25 and held their licence for less than two years). But in my case, my children are all over 25 and have held their licence for over two years. What are the rules for drivers that fall into this category?

A **CHOICE insurance expert Jodi Bird:** As you note, car insurers may charge an additional excess for drivers under 25, but most insurers don't count drivers over 25 as 'young drivers'.

So the main variation you would see for covering other drivers over 25 to drive your car (regardless of whether they're your children or not), is whether there's an unlisted driver excess, or additional premium. Some policies will insist you list all drivers, and pay an extra premium to avoid the additional excess. Other policies will let anyone else over 25 drive the car.

Q I'm trying to use an insurance calculator and I'm confused. Your advice suggests to be careful about underinsurance for building compliance and professional fees but the Cordell/Core Logic Sum Sure calculator you suggest using excludes this. How does a consumer know which company includes this in its valuations, or how much in principle I might need to add to my sum insured to allow a safe margin for this?

A CHOICE home insurance expert Daniel Graham: Cordell's technology is used by most of the major insurers for their own calculators, which have been tailored to suit their products. What we suggest people do is use the calculator specific to the insurer they're considering. For example, if you try QBE's calculator it will give you estimated costs for professional fees and demolition, since they need to be included in your sum insured. AAMI (again, just for example), covers these costs on top of the sum insured, so their calculator doesn't factor those costs in. (This usually results in a lower sum insured estimate.)

Be aware: you're ultimately responsible for setting your sum insured, so if you rely on the insurer's estimate and end up underinsured, they aren't liable for the shortfall.

CHOICE Help

Fridge fail

Member Mim got in touch with us about her LG fridge that had failed after less than three years. We told her that even though the fridge was out of the warranty period, it could still be covered by consumer law, which stipulates that goods must be of 'acceptable quality', meaning they should be safe, durable and free from defects for a reasonable period of time.

> **Even though the fridge was out of the warranty period, it could still be covered by consumer law**

We explained that what is 'reasonable' depends on the nature of the goods; the price paid and its age; and any statements or representations made about the goods in any packaging or labelling by the supplier or manufacturer.

Considering the cost and age of the fridge, we suggested Mim contact LG via a formal complaint letter or email and to mention that the fridge does not meet the consumer guarantee of acceptable quality, noting that she would like a repair (if repairable) or replacement/refund (if not repairable) under the consumer guarantees of the Australian Consumer Law.

We recommended adding that she would like a resolution within a few business days and that a complaint with NSW Fair Trading would be lodged if there was no resolution within that time.

Mim then had a technician come and assess the fridge (from the service company that does LG repairs in her local area). He confirmed that the issue was a faulty compressor.

LG agreed to replace the compressor and pay all associated costs, although they had to be contacted once more to have the approval for repairs sent to the service company.

CHOICE Help is our in-house advice service for CHOICE members. We'll arm you with the information and tools you need to tackle your consumer issue and help you work towards a solution.

CONTACT US at **choice.com.au/choicehelp**.

CHOICE

YOUR SAY

If you've had a bad experience, been ripped off or scammed, tell us and help other CHOICE members avoid the same traps. If you've had a great response to a complaint you've taken to a manufacturer or retailer, our members want to know about that too! Letters may be edited for length and clarity.

CONTACT US!

Email us at **yoursay@choice.com.au** or write to Your Say,
CHOICE, 57 Carrington Road,
Marrickville, NSW 2204.

Annoying Intelligence

I have a Microsoft 365 subscription and its AI program, Copilot, is now included in updated versions. I noticed that Copilot had been added to my Word for Mac toolbar. Every time you open a new document, it asks if you want to use Copilot to draft, and a symbol appears at the left margin with each and every new line that you type. I neither want nor need this new feature but there's no easy way to remove it. You have to change your privacy settings in order to disable it (which then interferes with other functions), but the prompt remains. Apparently, it's possible to revert to an earlier version of Office but this is beyond my tech skills and if I mess it up then I can't do my work.

What I have been able to do is change my subscription to Microsoft 365 Family Classic. This option came up when I went to cancel my auto-renewal (something Microsoft is obviously keen for you not to do). However, as my renewal is not due until June, I am stuck with the irritating prompt until then. There seems to be no way to simply change to the Classic version now. I sincerely hope that other tech companies (Apple, looking at you) do not make their AI 'compulsory' and instead provide us with a choice.

Sue Bond, The Gap, Qld

I've used my Braun food processor at least once a week since it was given to me as a gift 36 years ago. Recently, the small jug cracked. However, I was lucky to find that Braun still sells this part online, so my machine lives on. I was happy to pay for the replacement jug – still less than purchasing a new processor, and better for the environment.

Caroline Rogers, South Perth, WA

I recently purchased a Maxwell & Williams dinner set, from a business that was closing down, so no longer had a contract with Maxwell & Williams.

Two of the bread and butter plates 'rocked' when we buttered our toast! The bases of the plates were slightly uneven. I contacted Maxwell & Williams and sent them a video. They quickly sent me four new plates! Can't fault their follow-up customer service.

Jen F, Bendigo, Vic

BOSCH

About eighteen months ago, I purchased a Bosch stick vacuum with a 24-month standard warranty. When a tiny piece of plastic broke off the dust collection cylinder, I contacted customer service. I sent in photos of the broken part and a few days later a schematic diagram was emailed to me so I could identify the exact part by number. I responded accordingly, and the replacement cylinder was posted to me. Efficient, prompt and top-notch customer service!

Faye Martin,
Bilambil Heights, NSW

IMAGES: GETTY | BOSCH

CHOICE SOCIAL MEDIA

Join the conversation online. We're on Facebook, Threads, Instagram and our own forum, CHOICE Community. This month: fridge fixes, pre-loved wares and more.

Community

choice.community

Is it worth trying to fix a broken fridge?

lanternberry: My 12-year-old Fisher & Paykel fridge freezer has stopped working. Fisher & Paykel want $140 to send a technician to diagnose the problem, but a day after making the service request, they still haven't called me back. Is it even worth the service call-out, or are they just going to tell me it's dead anyway?

phb: We had a Westinghouse fridge that this happened to and found the fan was caked in ice, causing it to freeze. We emptied and turned off the fridge for a day with the door open and the ice melted, solving the problem. If it is ice build-up, check the door seals as they may also need replacing.

AlanAU: Worth considering – my 17-year-old one died. I splashed out on a new one and, though the same size, it costs a little less than half as much to run. It was also superbly clean, with brighter lights, and works better than the old one ever did – and is quiet.

Facebook

@choiceaustralia

What are your tips for sustainable shopping?

Bronwyn R: I try and get stuff second-hand. All my wheelbarrows are from curbside clean ups – I take them home and ask my handy neighbour to fix the wheel for me and I give him a slab of beer as a thank you. On the local community pages people are always putting perfectly okay stuff, out, too. I get garden pots, outdoor furniture – why buy when I get it for free?

Maria M: I haven't bought new clothes for about 10 years. What does give me the ick is second-hand shoes, but it's something I'm trying to work on. Best thing is the DVDs and books.

Bindii B: If you get sick of items that are made with cotton, linen, natural fibres, check out the septic-friendly pod-in-the-machine dyes. I've had massive success. Tired old apricot towels become vibrant teal; those stained white shirts, pretty in various pinks; lemon linen cushion covers, trendy grey; pink jeans to midnight black!

Threads

@choiceaustralia

What is your preferred appliance store?

cathietranent: Anywhere that has the best price.

secondmouse: The one that has the exact brand and model I want, at the best price and can deliver it tomorrow (for me, that's typically a Sunday). In Perth, options are limited, online companies are all in the eastern states and don't deliver on weekends.

stephenboorer: That is a question from the last century – loyalty to the one store has gone. This century, the lowest price and delivery options matter.

Instagram

@choiceaustralia

Which foods do you need to refrigerate?

mabradyphd: If you live in Qld, onions and chocolate need to be in the fridge.

raheel.hsn: Bread is definitely to be frozen, it's better for your health.

constant_whittler: There's nothing like cold tomato sauce on hot chips. ■

THE GOLDEN YEARS ISSUE

Enough already

How much do you really need to retire? **Katrina Ellis** looks at the latest figures and spending habits gathered from real retirees

Most of us want to maintain our standard of living when we retire. To do this, we need to know how much money to save to last us through our retirement. Super Consumers Australia, a partnership with CHOICE that gives consumers a voice in the superannuation industry, has done the calculations for you.

These retirement savings targets are independently calculated, providing savings goals based on:

- your age
- whether you are single or in a couple
- how much you want to spend when you are retired.

Based on these three factors, Super Consumer Australia's retirement savings targets give you a starting point to work out how

> Actual spending, rather than aspirational targets, is a more useful measure

NEED TO KNOW

- Super Consumers Australia's updated retirement targets reflect cost-of-living increases and a higher Age Pension.
- These targets give you an idea about how much super you'll need when you retire.

much you need to save in order to sustain your desired standard of living until age 90 – as long as you own your own home outright, or you otherwise aren't paying rent or a mortgage.

Satisfaction, not aspiration

Our research has shown that most retirees maintain their spending levels and are satisfied with their lifestyle, which suggests that using actual spending is more useful than aspirational targets.

We use information from the Australian Bureau of Statistics on actual spending by retirees to estimate the low, medium and high spending levels.

In our 2024 survey, we found that 80% of people over the age of 65 who own their home reported being financially satisfied or neutral about their finances.

Another important assumption is that you spend down your super rather than trying to live off the interest. Superannuation was designed to work this way.

Low, medium and high levels of retirement spending

The low, medium and high spending levels provide a rule of thumb to help you figure out your spending needs.

- **Low:** Approximately 30% of retirees aged 65 to 69 spend the low level or less, and 70% spend more than this.
- **Medium:** Approximately 50% of retirees aged 65 to 69 spend the medium level or less and 50% spend more than this.
- **High:** Approximately 70% of retirees aged 65 to 69 spend the high level or less and 30% spend more than this.

The value of your money, or how much your money can buy, usually decreases over time. This process is called inflation. Most of the targets for 55-year-olds are higher, taking inflation into account. ▶

Savings targets for current retirees (aged 65)

If you will own your own home when you retire and you live*	And you'd like to spend about this much in retirement**		Then you need to have saved this much by the time you are 65	The Age Pension will typically fund this much of your retirement spending
	per fortnight	per year		
by yourself	$1190 (Low)	$31,000	$75,000	91%
	$1650 (Medium)	$43,000	$310,000	67%
	$2270 (High)	$59,000	$876,000	28%
in a couple These numbers represent the combined spending and saving of two people living together.	$1770 (Low)	$46,000	$96,000	92%
	$2380 (Medium)	$62,000	$421,000	70%
	$3350 (High)	$87,000	$1,223,000	32%

Think these numbers are a little low? These savings targets factor in income you may be entitled to from the Age Pension. We've estimated the fraction covered by the Age Pension.

Savings targets for pre-retirees (aged 55)

If you will own your own home when you retire and you live*	And you'd like to spend about this much in retirement**		Then you need to have saved this much by the time you are 65	The Age Pension will typically fund this much of your retirement spending
	per fortnight	per year		
by yourself	$1420 (Low)	$37,000	$130,000	91%
	$1890 (Medium)	$49,000	$395,000	67%
	$2390 (High)	$62,000	$846,000	28%
in a couple These numbers represent the combined spending and saving of two people living together.	$2080 (Low)	$54,000	$168,000	92%
	$2770 (Medium)	$72,000	$548,000	70%
	$3500 (High)	$91,000	$1,177,000	32%

Think these numbers are a little low? These savings targets factor in income you may be entitled to from the Age Pension. We've estimated the fraction covered by the Age Pension.

*These targets assume you own your home outright (or otherwise will not pay rent or a mortgage) when you retire.
**Spending levels are in today's dollars and have been adjusted for inflation. These levels are based on ABS data on retiree spending.

IMAGES: GETTY

These targets seem low, am I reading them correctly?

Our savings targets may be lower than you are expecting because we assume you will receive any Age Pension you're entitled to during your retirement. How much you receive from the Age Pension will affect how much you need to have saved.

We estimate that if you're spending at our low level for a single or couple, you will typically have over 90% of your retirement income coming from the Age Pension, and your super will cover the remaining 10%.

If you are spending at our mid level for a single or couple, we estimate you will typically have about 70% of your retirement income coming from the Age Pension, and your super and earnings on your super will cover the remaining 30%.

If you are spending at our high level for a single or couple, we estimate that you will be mostly self-funding your retirement. As you age, you would typically become eligible for the Age Pension, and it makes up a larger percentage the older you get.

There are rules affecting how much you may be entitled to from the Age Pension, which are available on the Services Australia website (servicesaustralia.gov.au/age-pension). We apply the Age Pension eligibility test assuming that you have $25,000 in assets outside super. What you receive from the Age Pension may differ if this does not reflect your circumstances.

Where can I find out more?

You can speak to Centrelink for more information about your Age Pension eligibility. The government's Moneysmart Retirement Planner (moneysmart.gov.au/retirement-income/retirement-planner) can also help you understand your income from the Age Pension during retirement.

Moneysmart.gov.au or the Financial Information Service (servicesaustralia.gov.au/financial-information-service) are the best places to start when looking for free and independent information about retirement planning.

Why independent figures are important

"I've used (retirement) calculators before, but they are from super funds themselves," says one of the participants in our research. "You always wonder, [is] this based on actual people?"

The targets we have developed are independent – they're not from a super fund or an industry group with a vested interest in getting you to contribute more to your super.

The targets we have developeed are independent, not from a super fund or industry group

A note on retired renters

Retired renters have higher levels of poverty and financial stress than home-owners. We've previously highlighted how rental assistance is insufficient for this growing group of Australians. For this reason, our guidelines don't include targets for retired renters.

We think that systemic change, such as increased social housing and further increases to Commonwealth Rent Assistance, is more important to this group than savings targets.

"Consumer advice to contribute more to super is often not realistic for retirees who rent. Much more needs to be done to create affordable housing if more renters are going to avoid poverty in retirement," says Super Consumers Australia director Xavier O'Halloran.

The development and ongoing maintenance of our retirement targets is supported by a philanthropic grant from Ecstra Foundation. Ecstra is committed to building the financial wellbeing of Australians within a fair financial system. ■

THE GOLDEN YEARS ISSUE

Fair & balanced

Some super funds require a minimum balance to open an account-based pension. As **Daniel Herborn** explains, that can mean some members miss out on tax breaks

When it comes to the lifespan of your superannuation, there are generally two phases: the 'accumulation phase', where you're working and building up future retirement income, and the 'retirement phase' (or 'pension phase'), where you get to spend your retirement income.

However, despite its name, you don't always have to be completely out of the workforce to move into the retirement phase. When you enter the retirement phase, you have a few different options with your super. You can:

- leave it in your accumulation account
- move it into an account-based pension
- withdraw it as a lump sum (e.g. to pay off your mortgage)
- buy an annuity or other retirement income product.

And you don't need to pick just one of these options. A combination of one or more of the options may best suit your needs. ▶

NEED TO KNOW

- Retired Australians can usually move their super into an account-based pension and pay less tax on their earnings.
- Some super funds have introduced a minimum balance to move into these accounts, meaning not everyone can benefit from the tax savings.
- Super Consumers Australia says funds should let all members open an account-based pension, regardless of their balance.

IMAGE: GETTY

What are account-based pensions?

Account-based pensions are designed to be a simple and flexible way to get a regular income stream in retirement. You can set up an account-based pension with your super fund, and have it make a regular deposit into your nominated bank account.

These accounts are designed to be flexible. You can select how much you get for each payment (as long as you meet the government's minimum drawdown requirements), and how often you get the payments – monthly, quarterly or yearly.

You can also withdraw more money at any stage (for example, if you have an unexpected expense or decide to take a holiday), or you can close down the pension and get your remaining super as a lump sum. Your account-based pension will stop paying you once you run out of super.

Confusingly, some funds have different names for these accounts, such as 'retirement income account', 'income stream' or 'super income stream'.

CHOICE tip: The Moneysmart website (moneysmart.gov.au) has an account-based pension calculator that shows you how much income you can expect from your account-based pension.

How account-based pensions can save you on tax

It's important to understand the difference between earnings and income in the super retirement phase. Earnings are the interest your super earns while it's invested. Income is the money you withdraw from your account.

If you're over 65 (or 60 if you've stopped working), you don't pay tax on any income from your super, whether you take this money out from an accumulation account or from an account-based pension. However, earnings are taxed differently depending on which type of super account your money is in. If you keep your super in an accumulation account the earnings will be taxed at 15%. But if you're in an account-based pension, you don't pay any tax on these earnings.

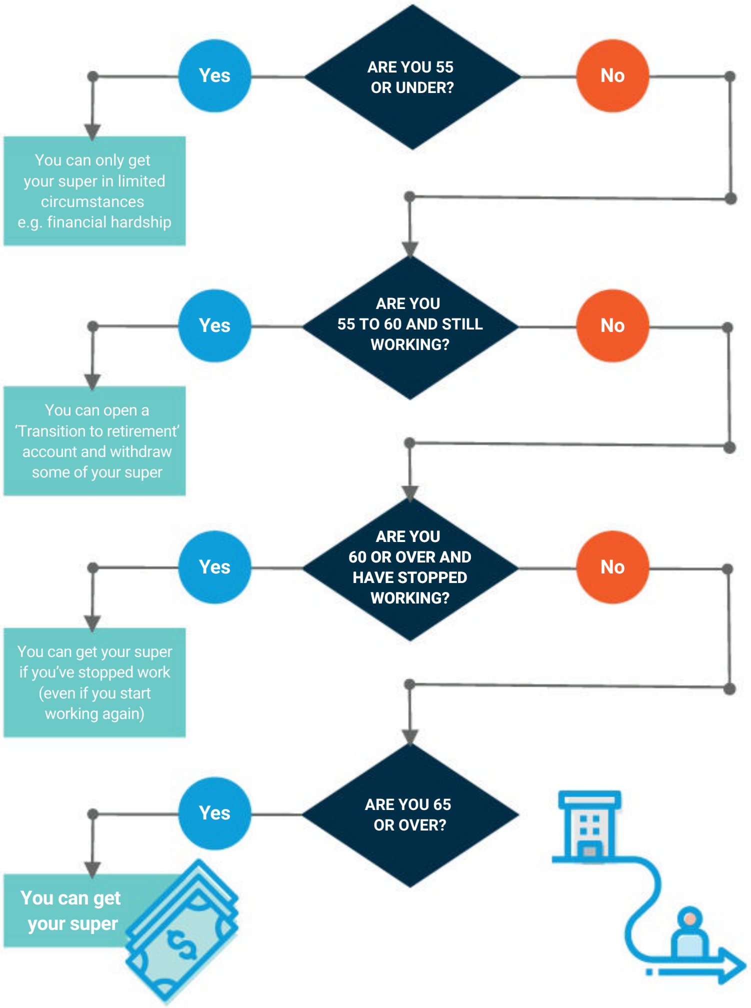
> **If you keep your super in the accumulation phase, the earnings will be taxed at 15%**

Which funds have minimums for account-based pensions?

Analysis by Super Consumers Australia found that a whopping 80% of funds require a minimum amount to set up an account-based pension.

When can you access your super?

You can get your super once you're in the retirement phase, but this isn't as simple as just ending work. This decision tree will help you work out if you're eligible to start accessing your super:


ARE YOU 55 OR UNDER?
Yes
No
You can only get your super in limited circumstances e.g. financial hardship
ARE YOU 55 TO 60 AND STILL WORKING?
Yes
No
You can open a 'Transition to retirement' account and withdraw some of your super
ARE YOU 60 OR OVER AND HAVE STOPPED WORKING?
Yes
No
You can get your super if you've stopped work (even if you start working again)
ARE YOU 65 OR OVER?
Yes
You can get your super

Super funds and their minimums for account-based pensions

The following table shows nine of the top 10 funds (by number of member accounts) have a minimum.

Super fund	Minimum amount for an account-based pension
AustralianSuper	$50,000
Australian Retirement Trust	$30,000
Rest	$10,000
Hostplus	$10,000
aware super	$20,000
HESTA	$50,000
Mercer	$10,000
cbus	$10,000
MLC	No minimum
UniSuper	$25,000

Major funds like AustralianSuper and Hesta have a minimum of $50,000 and Australian Retirement Trust has a $30,000 minimum.

Analysis by Super Consumers Australia found that a member with a $20,000 super balance could be more than $2300 worse off over the course of their retirement because of the tax implications of not being able to meet these minimums. A member with $45,000 could end up losing more than $5000 in retirement income.

A 'double whammy'

In addition to the tax concessions, many funds now pay their members a 'retirement bonus' when they open an account-based pension, but when funds block members with low balances from opening an account-based pension, they also prevent them from getting the retirement bonus.

This 'double whammy' impacts the members who can least afford it – those with lower balances.

Your fund should disclose whether they have a minimum for account-based pensions in the relevant product disclosure statement (PDS). However, these documents are not always easy to find or read. If you're unsure, contact your fund for further information.

> **A member with a $45,000 super balance could end up losing more than $5000 in retirement income**

Towards a fairer system

Super Consumers Australia deputy director Katrina Ellis urges funds to drop these minimums urgently. She says the regulator, Australian Prudential Regulation Authority (APRA), should take action against funds who have these minimums, including forcing them to drop the minimum requirements and compensating those members who have missed out on tax benefits because of this rule.

"These minimums are clearly not in the best interests of members," Ellis says. "Funds are forcing Australians to pay unnecessary tax on their hard-earned retirement income."

"Everyone with super, regardless of their balance, should be able to take advantage of the tax benefits they're entitled to." ■

IMAGE: GETTY

THE GOLDEN YEARS ISSUE

Cost of leaving

Exit fees and other hidden costs mean many retirement village residents can't really afford to leave. **Andy Kollmorgen** investigates

Like many older Australians who buy into a retirement village, Frank and his wife Stella* are discovering that getting out can mean taking a huge financial hit. In fact, they may not be able to afford to leave.

In 2015, they handed over $326,000 to live in a unit at a village in Queensland's Sunshine Coast region. Now that they've "settled down to a life of medical appointments", as Frank puts it, the couple have been wondering how long they'll be able to stay there. The reality is that at some point, an aged care facility may become necessary.

"We've been told if we ever move out we'll lose $87,000 in exit fees"

The steep entry fee was really just an interest-free loan to the village operator rather than a purchase price, which is how the system works. The couple have also been paying monthly fees, similar to mortgage or rental payments. They'll get some of the $326,000 back, but not nearly as much as they thought.

"We've been told if we ever move out we'll lose $87,000 in exit fees," Frank tells CHOICE.

He and his wife will also have to come up with the money to return the villa to its original condition, "throwing out window shutters, ceiling fans, even lifting floor tiles and restoring carpeted floors", Frank says.

NEED TO KNOW

- Many retirement village residents are unpleasantly surprised by the high costs of leaving the village.
- In many cases, large sums are deducted from the 'ingoing loan' that residents pay to enter a village, meaning they don't have enough to pay for aged care.
- Advocates say it's unfair that a retirement village unit should cost so much more in the long run than other property options.

If this was somewhere in his contract, Frank must have missed it.

Along with the punishing exit costs, the practice of making residents refurbish before they leave is not limited to Queensland. Our earlier reporting on this issue cited cases of operators in Western Australia demanding that residents gut well-appointed units at their own expense, even though they had paid good money over the years to improve them.

Such are the stark realities of the retirement village market in Australia. We've heard from a number of consumers in recent years who have come to learn that paying your way into one is more of a lifestyle choice than a well-considered financial move. But many residents don't discover just how financially damaging a retirement village can be until they try to leave.

In recent years a range of advocacy groups – including the Consumer Action Law Centre, National Seniors Australia and Council on the Ageing – have called for an overhaul of the retirement village model. But that has yet to happen, and operators continue to wield disproportionate power.

IMAGE: GETTY

Surrendering your nest egg

Like Frank, many residents sell their homes to afford the high up-front costs of entering a retirement village. The nest egg you're required to surrender is generally called an ingoing loan or contribution, and it's the way it works in retirement villages across Australia.

In practice, it means you hand a small fortune over to the village operator and they decide how much you get back if you decide to leave. The formulas in the contracts that determine this figure are rarely understood by residents.

The ingoing loan model means you're buying what amounts to a lease

When you leave you'll likely have to pay a 'deferred management fee' as well as other fees until the unit is sold to a new resident. With the fees coming in, operators may not be in any hurry to find one.

UNFAIR FEES AND CONFUSING CONTRACTS

In the view of one long-time advocate of retirement village residents' rights in Victoria, Charles Adams, these financial arrangements have long benefited village operators at the expense of residents.

In 2002, Adams and his wife paid $400,000 to live in a unit in a village run by one of Australia's biggest operators. It wasn't a bad lifestyle choice, but in the ensuing years Adams has come to realise that the deal was always lopsided in the village operator's favour.

He has spent the past several years trying to raise awareness of this with both residents and advocacy groups, but the complexities at hand have made it difficult to gain traction.

"It has taken me far too long to understand my contract," Adams admits. "I thought I'd be able to get some of the people in the village to understand the unfairness of it. But they only say, 'well, we're happy here. Go away you silly old bugger'. But I understand that."

Adams' deferred management fee, which is based on how many years he and his wife have lived in the village to date, currently sits at 27% of their ingoing contribution, or $108,000.

Then there's a five percent charge payable upon exit for the village's 'capital management fund' – another $20,000.

That's just an estimate of how much the village operator would take from their exit entitlement if they moved out this year. It's likely not the full extent of the exit fees they would face.

More expensive than owning or renting

In a recent presentation to the Victoria-based non-profit Housing for the Aged Action Group (HAAG), Adams reiterated a point he's been making for years: that the ingoing loan model means you're buying what amounts to a lease.

With monthly costs and exit fees factored in, Adams maintains that residents will likely end up paying a lot more for a retirement village unit over the long run than they would for a strata unit or even a normal residential lease. ▶

His projections have led him to a simple observation: housing developments designated as retirement villages can easily end up costing more than other options. It's a view backed up by recent reporting on this issue by the ABC, which included a CoreLogic analysis indicating that departing residents are significantly worse off financially than they would have been if they'd bought a non-retirement village property.

> **"Why must retirees pay so much more because the housing group is called a retirement village...?"**

"Why must retirees pay so much more because the housing group is called a retirement village by the operator?," asks Adams.

The Victorian Retirement Villages Act refers to the ingoing loan as a 'donation'. Adams believes the property development lobby had undue influence over shaping this financial model, a point made by advocates in other states. For residents, the legislation lays the groundwork for a trap waiting to spring shut, he says.

"With few exceptions, village residents don't discover they have been taken advantage of until after contract termination and settlement."

Reforms of recent years

Retirement village residents around the country have long borne the brunt of various financial inequities, and state-by-state reforms of recent years have helped mitigate some of them.

In 2019 we reported on reforms in NSW that threw some much-needed light on the area of ongoing fees and exit costs. They required village operators to hold regular meetings with residents to explain what their contracts actually say, focusing especially on how much of their ingoing contribution they could expect to get back and how long they'd have to keep paying fees after they moved out.

The NSW reforms also required village operators to give incoming residents an estimated breakdown of what their ongoing costs would be and how much of their ingoing loan they would recover if they left after certain time periods.

The new disclosure rules put a fine point on the issue of exit costs. In one contract we reviewed following the reforms, a prospective NSW village resident stood to lose $120,000 of her $515,000 ingoing loan if she left the village any time after 90 days.

MAKING OPERATORS PAY WHAT THEY OWE

Other state reforms of recent years have targeted historically long delays in residents receiving what's left of their ingoing loan, known as an exit entitlement. In Victoria, for instance, village operators now have to refund up to 85% of the estimated refundable portion of an ingoing loan before the unit goes to a new resident to help pay for aged care.

In South Australia, operators have to pay for a departing resident's aged care facility and then they can extract that expense from the exit entitlement once it's paid.

In 2022, Western Australia passed reforms that required village operators to pay back exit entitlements within 12 months, and to cover aged care costs for departing residents, if necessary, during the waiting period. (Costs would be deducted from the exit entitlement.)

Prior to this change, it could take three or four years for former WA residents to receive what they were owed.

Retirees trapped in 'terrible conditions'

The Housing for the Aged Action Group (HAAG) operates a retirement housing advice service in Victoria, and retirement village residents regularly raise the issue of high exit costs, says executive officer Fiona York.

"Both the obvious and the hidden costs of retirement village residencies, including deferred management fees, are a huge concern for our members and clients," says York.

"Apart from the financial impact, a system where the cost of housing is paid when a resident leaves can create incentives for operators both to end residencies prematurely and artificially extend them."

HAAG has documented cases of village operators pressuring residents to leave so they can collect exit fees

HAAG has documented cases of village operators both pressuring residents to leave so they can collect exit fees, and delaying the sale of a unit so they can continue collecting maintenance charges.

York calls the ingoing loan model a financial arrangement “that massively exceeds the actual costs of living in the village and traps older people in really terrible conditions”.

“We regularly see villages that are badly managed, poorly maintained, or where managers routinely bully and harass residents. But the residents can’t leave because they’d lose tens of thousands in exit fees, and have to pay an outsized ingoing contribution to move elsewhere.”

‘Contracts should be cancelled’

Given the money they’d lose if they left their village, Frank and Stella aren’t sure what to do. To make matters worse, they’ve recently been told their monthly fees are going up – a lot. Services that were once part of the deal have been rescinded over the years, but everything costs more.

“The village operator claims wages are the cause of the fee increases, but there appears to be a big difference between the latest CPI figure and the percentage rise in the fees,” Frank says.

Having spent many hours poring over the wording in his and other retirement village contracts – and having done the maths – Charles Adams is on a mission to improve outcomes for residents.

“It’s just so complex that it’s not until you actually work out how the costing is done and compare it with a residential tenancy that you come to the conclusion that the whole thing is a bloody con.”

As for his and his fellow residents’ current contracts, “I believe they should be canceled,” Adams says.

But the village operator has his $400,000, and how much of that he gets back one day is out of his hands.

*Names have been changed. ■

IMAGE: GETTY

THE GOLDEN YEARS ISSUE

Lighten the load

Moving house is a huge job. **Pru Engel** has some advice to make the process as easy as possible

Whether you're downsizing, moving into your first or forever home, relocating for school or work, or making a sea change, there's no denying that moving house is a big job. Packing up your belongings and getting them from A to B can be stressful – emotionally, mentally and physically.

We've put together a guide to lighten the load, with tips, advice and some important tasks to remember: from choosing a removalist and thinking about whether you need extra insurance, to packing, moving large appliances and dealing with your utilities.

Finding a removalist

Doing the job yourself might be the most cost-effective option, but many people will opt to use a professional removalist. The additional cost can be worth it for the time and effort it will save you. Professional removalists are experienced at minimising the risk of damage to your belongings in transit, and they have access to specialised equipment to move large items and appliances, such as dollies, trolleys – and very large trucks! Some removalists also offer packing, unpacking and furniture assembly services.

You can check whether a removalist is accredited by the Australian Furniture Removers Association (AFRA) at afra.com.au. This indicates that they meet certain professional standards relating to things like equipment, vehicles and training.

> **Accreditation with AFRA indicates certain professional standards**

How much will it cost?

The cost of moving depends on many things, including the size of your property, how many belongings you have, your location and the distance between your old and new homes. Limited access or available parking for a removal van can also increase the time and cost of the move.

Many removal companies will charge by the hour. Costs vary significantly between removalists, so obtain at least three written, itemised quotes. Make sure you give enough information to enable the removalist to give you the most accurate quote. Providing an inventory of every item you wish to have the removal company handle will ensure there is no dispute over which items the removalist will be responsible for and those you will take yourself.

Some removalists won't take glass, so check if you have cabinets with glass doors, mirrors, etc. And some items require specialist removalists, particularly large, fragile or heavy items such as a piano, pool table or medical equipment, which will also affect costs.

We obtained three separate quotes based on the scenario of moving an average, moderately furnished three-bedroom house from a location in metro Sydney to another location approximately 30 minutes away. Prices ranged from $150 to $175 per hour for two movers and a van, with a minimum charge of two hours. One removalist estimated the job could take anywhere from around 4 to 6.5 hours, meaning the final cost could range from $700 to more than $1000.

If you're looking for certainty on the overall cost of a move, it's best to ask for a fixed price rather than an hourly rate, says Simone Hill, executive director of AFRA.

"Keep in mind that a quote for an hourly rate is a quote on the rate you will be charged per hour and is not a quote for the number of hours the move takes. Unless your property has been inspected by the removals company, or you've provided a detailed video or inventory of both the items to be moved and the pick-up and delivery locations, the number of hours the move takes may be significantly more than first estimated," says Hill.

"There could be the need for a ferry vehicle. Where a large removals truck cannot fit close to the residence, a second, smaller vehicle like a ute, may 'ferry' between the residence and the truck."

There are also law-mandated breaks for staff you may have to pay, depending on how long your move takes.

> **Provide enough information for the removalist to give you an accurate quote**

IMAGES: GETTY

QUESTIONS TO ASK A REMOVALIST

Always insist on an itemised written quote, and ask the following questions:

- What is the total cost of the move?
- What exactly is included in the cost? Do they charge a flat rate or by the hour; is there a minimum charge or call-out fees?
- Are there any additional costs you may need to factor in?
- Is a deposit required?
- How long will the move take? Do you need to provide details on access to your property that could impact the time taken for the move?
- What happens in the event of bad weather?
- If there are any delays on the day, is there an extra cost for storage?

HOW TO KEEP COSTS DOWN

If you're using a removalist, the best way to help you stick to your budget is to ensure both you and the removalist have accurately estimated the size of the job:

- Ensure you have accounted for extra items that might not be included in the quote, such as outdoor furniture, sports equipment or pot plants.
- Assess whether there are items you can easily move yourself, or on a different date.
- If you're doing the move yourself, compare prices on rental trucks or vans to get the best deal.
- Source your own packing boxes and materials from community pay-it-forward groups.
- Declutter! Hold a garage sale, sell unwanted items online or give them to charity so you have less to move.
- Ensure your home is packed and ready to go when removalists arrive. You don't want to be throwing things into boxes at the last minute.
- Label boxes with the room you want them to go to so removalists can place them efficiently. ▶

Do you need insurance?

Taking out removalist insurance can be a good idea, especially if it's a big move and everything you own, including expensive and breakable items, is on the line.

Removalists don't have to provide insurance for your possessions during a move. If the removalist is accredited by AFRA, they can access training that qualifies them to provide transit insurance. Ask your removalist if they are qualified to provide transit cover. This insures your goods while they are being packed and moved by removalists, or stored in the course of the move, but you will have to pay for it, and if your goods need to be stored beyond the course of the move and you want to extend the insurance, you'll have to pay an extra premium.

Hill suggests you consider taking out a 'new for old' insurance policy.

"Most people assume if something is damaged due to negligence, they will get a new replacement or the value of that item if they were to go out and buy it again new. The duty =of the removalist is to the value of the item at the time of the move, and for most second-hand items this is negligible."

Check your current home and contents insurance policy if you have one, to see what coverage you might already be paying for.

It's important to notify your current insurer of your change of address. Most insurers will cover your contents at both addresses while moving, usually for 14 days, but up to 60 days for some insurers.

CHOICE home insurance expert Daniel Graham says: "Keep in mind that cover for your possessions while moving house often comes with a range of limits (there might be a dollar amount or a percentage of your contents sum insured).

"You might only get cover for fire, theft of (not from) the removal vehicle, or in the case of an accident or collision of your removal van. One or two insurers specify that the removal van must be a professional removalist service that you have engaged for the job, so you won't be covered if you hire a van and do the move yourself."

Who's liable for damage?

Your rights under Australian Consumer Law, which ensures the service you purchase will work or do what you asked for, includes removalist services. If, after a move, you have an issue and can't resolve the matter with your removalist, you can lodge a complaint with the fair trading agency in your state.

Some removalists insure themselves against damage to your belongings. Make sure you understand what the removalist does and doesn't cover, and in which circumstances the insurance applies. If you pack or unpack your belongings yourself and find something is damaged, the removalist generally won't accept liability.

If you are using a removalist accredited by AFRA, they can help you resolve any issues that may arise.

"In the event that a dispute or damage occurs during a move, and this cannot be resolved immediately with the removalist, a moving client may bring that dispute to AFRA free of charge if they are using an accredited mover," says Hill.

"AFRA works with the parties to reach a negotiated settlement, and where appropriate, can place a binding order on the removalist to settle."

Moving large appliances

If you're going it alone without a removalist, appliances should be disconnected and thoroughly cleaned and dried before moving, and any loose parts or shelves secured with tape.

There are some appliances you'll need to take particular care with. Fridges and freezers can be easily damaged in transit. To move these and other large appliances, such as washing machines or ovens, you'll need to hire equipment such as dollies, trolleys and moving straps, plus a few extra hands to help.

Wear gloves, and use tape to secure doors, handles and knobs, and use blankets or bubble wrap to protect the appliance and avoid damage to doorways, walls and balustrades.

Services and utilities

GAS AND ELECTRICITY

Contact your gas and electricity provider a couple of weeks before the move to arrange disconnection. Allow time to clean, return keys and get your bond back if you're renting. You'll then have to arrange for connection at your new property if you're the owner. For renters, utilities will likely be connected and you just need to transfer any accounts into your name. Check if your electricity plan applies connection or disconnection fees and do a meter reading at both your old place and at the new place, to ensure you're not charged for power you haven't used.

Moving house is the perfect time to assess your utility providers and take advantage of any current offers. CHOICE has partnered with Bill Hero. They guarantee to find annualised savings on your first bill, and that you'll save more than your annual Bill Hero subscription, which costs between $49 and $79. The average first-switch saving for its customers is $350. Visit **choice.billhero.com.au**.

INTERNET AND NBN

Contact your current phone and internet service provider (ISP) to let them know the date you'll be leaving your property. If you have NBN, any supplied equipment such as the NBN box should remain at the old address.

Find out if you will have to pay any exit fees (many providers offer no lock-in contracts, which can be beneficial if you're a renter or not sure how long you will be at your next address).

If you're not sure what connection type/technology is available at your new address, you can look it up on nbnco.com.au. Check that the new property has the required equipment, such as the NBN connection device, and let your ISP know if anything is missing.

Check the CHOICE list of best NBN plans at **choice.com.au/nbnplan**. ■

IMAGES: GETTY

Packing tips

- However long you think it's going to take you to pack, or however many boxes you think you need, you can double, or even triple it!
- Try to consume all perishable items in your fridge, freezer and pantry before you move and use up items like tinned food.
- Some removalists provide packing materials, such as bubble wrap, boxes or cartons, for a fee. Sustainable options such as Good2Go and Boomerang Box hire out reusable, stackable storage boxes, and may also provide a trolley.
- Collect lots of padding material in advance – newspaper, old towels, bubble wrap – to wrap your stuff and prevent breakages.
- Allow time to disassemble furniture such as beds or bookcases. Unless it's included in your quote, the removalists won't do it for you.
- Allocate boxes to each room in your new house and label them carefully so movers know where to take them.
- Take photos of the back of electronic items to remember how they were hooked up, and label cords and chargers so you know what goes with what.
- Don't forget your outdoor area – do you have pot plants, a compost bin, pet-related items or outdoor furniture you need to pack up and transport?
- Pack a box of items you will need when you arrive at the new house and label it clearly – like the kettle and tea bags for a cuppa, or your bedding for the first night's sleep.
- Don't accidentally pack all your cleaning supplies – keep a box in your car so they are on hand for both the old place and the new place.

Power play

Consumers report that retailers are using smart meters to add ‘demand charges’, driving up energy bills, writes **Andy Kollmorgen**

Getting hit with a high energy bill can bring on a dispiriting mix of combativeness and helplessness. You want to get to the bottom of it, but you also know you’ll probably end up paying the thing – because who has time to go to war with their energy company? Smart meters can add an unwelcome new layer to this conundrum.

Some people who had smart meters installed by their energy providers have noticed new charges. It’s a concerning development that could be coming to millions of us who live on the east coast of Australia.

The Australian Energy Market Commission (AEMC) recently announced that it aims to have every property that’s connected to the National Energy Market (NEM) hooked up to a smart meter by 2030.

Customers in Queensland, New South Wales, the ACT, Victoria and South Australia will have to get on board. (Western Australia and the Northern Territory have different systems and are not part of the NEM. Tasmania is part of the NEM but was not slated by the AEMC to be included in the rollout.)

The rollout is mandatory, but a new AEMC rule that will come into play in December 2025 prohibits any new charges from being applied without the customer’s consent for two years after a smart meter is installed.

The two-year rule applies during the accelerated rollout period from

> **After two years, retailers are free to apply new charges – including controversial demand charges**

NEED TO KNOW

- The Australian Energy Market Commission (AEMC) recently announced it aims to achieve universal uptake of smart meters by 2030.
- Some energy retailers have hit customers with unexpected new charges after the installation of a smart meter.
- The AEMC has made a move to prohibit any new charges for two years after a smart meter is installed, but this rule won’t come in until December.

1 December 2025 until 31 May 2031, but it extends beyond that if a smart meter is installed at the end of that period – until 31 May 2033 if your meter is installed on the final day, for instance.

After two years, retailers are free to apply new charges – including controversial demand charges – as long as they provide customers with information showing how any new tariffs would compare with what they had been paying previously.

In places where meters have been or will be installed prior to these protections, energy consumers may be blindsided by the impact on their energy bills.

'Demand charges' driving up prices

Queensland resident Greg is willing to go the distance to avoid overpaying for energy. His smart meter was installed by Energex, a poles and wire company, in August 2024. At the time, Greg was an Origin Energy customer.

"I did not ask for this, nor did I want it. They said it was free of charge and would save them time as they can do everything remotely," Greg tells CHOICE.

When he then switched to Alinta Energy, he noticed that new charges were appearing on his bill.

"Not only do they have a daily supply charge and a usage charge, they also have a demand charge," he says.

Demand charges are based on the highest amount of electricity used for one 30-minute block over the monthly billing cycle. This level of usage then determines how much customers pay in the demand period set by the retailer for the entire billing cycle. Critics say demand charges are an underhanded way for retailers to recoup costs imposed on them by poles and wires companies, whose infrastructure bears the load of peak usage.

"In effect they penalise you if, one day, you have the oven on to cook dinner while using the air conditioner. Do this once in a month and you'll be penalised for every day of the month," Greg says.

Greg switched to Red Energy in December, only to discover that the company also applies a demand charge. He asked if it offered a plan without one and was told about a 'time of use' plan, but he thinks that would likely cost him even more.

DAILY AND PEAK CHARGES ALSO UP

Another energy customer in Queensland, Richard, also had a rude shock after Alinta installed a smart meter at his residence.

"Following this, my tariffs were updated," Richard says. Both his daily and peak charges were increased, and a new demand charge was added.

According to Richard's calculations, the demand charge was based on the maximum amount of energy used in any 30-minute period between 4pm and 9pm.

Richard thinks he's onto the company's motivations. "The idea that the smart meter would make billing easier and eliminate the need for manual reads sounds good, but they can also be used as a means to increase revenues."

We contacted Alinta for comment but the company didn't respond.

Some retailers appear to have used the rollout as an opportunity to increase rates

Consumer concerns acknowledged by AEMC

AEMC chair Anna Collyer tells CHOICE that smart meters are the "digital foundation of our energy future".

"We're seeing a fundamental shift in how our system works – moving from a small number of large power stations sending electricity one way, to millions of homes both using and generating power. Already, one in four homes have solar panels, and this could reach 80% by 2050," says Collyer.

Smart meters offer several advantages, Collyer points out, including an end to estimated bills, faster fault detection, and the ability to integrate with solar technologies and electric vehicles. But she acknowledges that some retailers appear to have used the rollout as an opportunity to increase rates.

"We heard clear concerns from stakeholders about unexpected retail tariff changes after smart meter installations. That's exactly why we paused our final determination to strengthen consumer protections. The message is simple – no one should get an unexpected change to their bill after getting a smart meter," she says. ▶

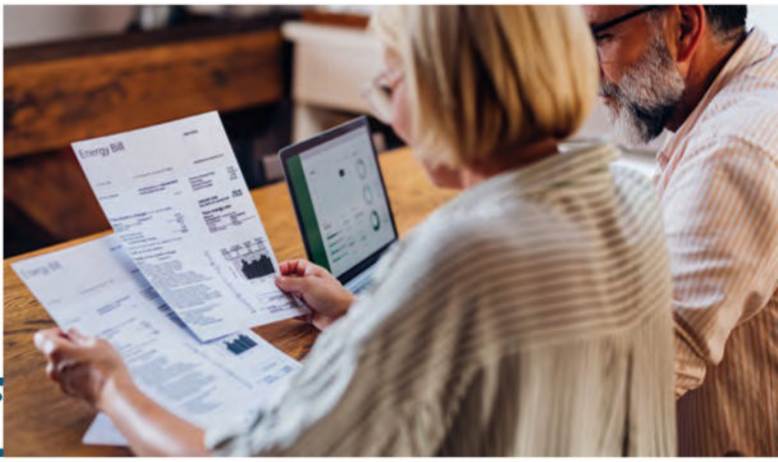


IMAGE: GETTY

New rules to curb extra tariffs

Along with the two-year grace period on new tariffs starting December this year, AEMC has also proposed that retailers be required to offer customers with smart meters a flat rate option and no demand charges, but it would be up to individual states and territories to implement that.

In September last year, the Queensland government passed a regulation that requires energy retailers to offer a flat rate without a demand charge, but no timeframe has been set for when retailers must comply. Greg doesn't understand why he's being hit with a demand charge three months after the new rule was established.

A Red Energy spokesperson told us in January that the company was aware of the regulation and was aiming to develop a flat rate plan without a demand tariff for the Queensland market by the end of February.

"We understand that navigating the pros and cons of different tariffs can be challenging," the spokesperson said late last year when we first got in touch about this issue, recommending that customers call the company "so we can recommend the best solution".

We asked AEMC if customers who had been affected by new tariffs before the two-year rule started would be eligible for compensation, but the agency didn't respond to the question.

On the fairness of demand charges in general, Collyer says AEMC's current pricing review "is examining the broader pricing landscape to ensure the tariffs customers see align with their preferences and needs in the longer term. What matters is that customers have real choice and control over their energy decisions, including their retail tariff".

It seems demand tariffs aren't going away anytime soon for those whose meters were or will be installed before AEMC's two-year rule comes into effect. ■

A call for protections for older Australians

THE GOLDEN YEARS ISSUE

Smart meters may be the way of the future, but older Australians in particular should never be forced to pay the new tariffs that can come with them, says National Seniors Australia CEO Chris Grice.

"They should only move to them if they have the means to manage the complexity they offer," says Grice.

"The AEMC has failed to adequately explain how a two-year protection safeguards consumers. Households installing a smart meter won't get any protection after this point. The rollout will place increased cost pressures on already struggling and financially stretched households."

Grice adds that demand tariffs are a cost-recovery tool for retailers and should be banned.

"We are not opposed to smart meters for those who can manage them, we simply want adequate protections for the many who will struggle to understand the complex tariffs they enable."

Check your bill

If a smart meter was installed at your property, new charges may have been added to your bill – in particular, demand tariffs. These controversial charges can really push up your energy costs.

From December 2025, energy retailers will be banned from adding new charges after the installation of a smart meter without the customer's consent. But in the meantime, it pays to take a close look at your bill and contact your energy provider if you have concerns about your bill or you don't understand the tariff structure.

Soft targets

Soft plastic recycling is making a comeback with new collection and drop-off schemes. **Liam Kennedy** reports

IMAGE: GETTY

NEED TO KNOW

- Soft plastic recycling is ramping up again after the collapse of REDcycle in 2022.
- Drop-off schemes are returning to supermarkets, and some homes are getting their soft plastics collected for re-processing.
- But disruptions continue to hamper progress, and some solutions may prove controversial.

Two years after the collapse of national soft plastics collection and reuse scheme REDcycle exposed failings in Australia's recycling infrastructure, local efforts to give soft plastics a second life are re-emerging. But participants say there still isn't enough capacity to support a revived national collection scheme while disruptions continue to hit local recyclers.

Meanwhile, there are concerns that some of the most effective solutions may not be received positively by consumers.

Who's currently collecting soft plastics for recycling?

Following the collapse of REDcycle, new drop-off and collection initiatives are promising to ensure this ubiquitous, yet difficult-to-recycle material isn't automatically consigned to landfill.

SUPERMARKET COLLECTION

Coles, Woolworths and Aldi were all partners of REDcycle at its peak in 2022. Now, the supermarkets have come back together to form the Soft Plastics Taskforce and have launched a limited collection scheme operating in over 120 of their stores across Melbourne, Sydney and parts of regional New South Wales. Visitors can drop clean, dry soft plastics with the "Check locally", "Return to store", or "Store drop off" Australasian Recycling Label into special bins at these outlets.

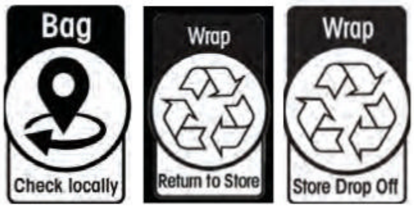
The new initiative is growing, but is only a fraction of the size of REDcycle, which at its zenith was collecting millions of pieces of soft plastic every day from shoppers at 2000 supermarkets across Australia. This plastic was then being passed onto manufacturers to be repurposed into new products. But, according to the supermarkets, by late 2022 a 300% increase in collection volumes since 2019 had collided with a dramatic reduction in recycling capacity and a pandemic-induced downturn in demand for recycled products, leading to plastic being stockpiled. REDcycle was paused and dissolved soon afterwards.

COUNCIL PICK-UPS AND DROP-OFFS

Local councils have joined the supermarkets in launching new collection efforts, with some encouraging residents to bring in their soft plastics for recycling, accepting drop-offs at their local ▶

waste management facilities. Others are going a step further and offering limited collections of soft plastics from homes in the manner of traditional kerbside recycling.

Several councils in Sydney and regional NSW have partnered with RecycleSmart (recyclesmart.com) to provide residents with these occasional free or subsidised pick-ups. In some areas where they haven't partnered with councils, RecycleSmart collects soft plastics for a fee, as do other commercial services.



Plastics with these labels are accepted by supermarkets taking part in the latest collection effort.

How to use less soft plastic

Don't have a recycling scheme near you, but want to do your bit to stop most soft plastic ending up in landfill? Follow these tips:

- Use reusable shopping and fresh produce bags at the supermarket.
- Buy loose fruit and vegetables (they're often cheaper than packaged).
- Use food covers such as beeswax wrap and reusable containers instead of cling wrap and sandwich bags.
- Opt for more products such as toilet paper or tissues that come in cardboard boxes without plastic wrappings or attachments.
- Buy food items such as grains, rice and pasta from bulk food stores.

Other councils in New South Wales have partnered with Curby (curbyit.com) to give residents the option of putting their soft plastics in special tagged bags inside their regular kerbside recycling bins. Curby, which has also worked with councils in South Australia, supplies branded bags and tags to participating residents to ensure their soft plastics can be easily separated from other materials during the recycling process.

GOVERNMENT AND INDUSTRY INITIATIVES

The Australian and state governments are also getting involved. Queensland authorities are planning to trial various methods of collecting and processing soft plastics in different parts of the state.

Meanwhile, other state governments have joined with the federal government to provide financial grants to recycling companies to help them process more soft plastic. The federal government has also helped fund industry plans to get brands that use soft plastics to help pay for the recycling process.

In some areas … RecycleSmart collects soft plastics for a fee

What happens with the soft plastics collected?

Discussing the issue in our CHOICE Community forum, some members say they're keen to know how the collected plastics are being processed. When first releasing its plan to bring back supermarket collections, the Soft Plastics Taskforce admitted it needed to "restore trust" in the recycling process. The retailers are also under scrutiny from the ACCC, which is concerned by their slow progress in clearing thousands of tonnes of plastic left over from REDcycle.

The Taskforce has assumed responsibility for these and is working with recyclers to process them, along with the plastics the supermarkets are currently collecting.

Several of the supermarkets' recycling partners also process plastics from other collectors, and what they do with the material varies widely.

For example, NSW-based IQ Renew processes plastics collected by the supermarkets and by Curby. The recycler says it repurposes these materials for use in hard plastic products such as benches, bollards and posts, as well as in new soft plastic films.

Transforming soft plastics into a material that can be added to concrete or asphalt to make it stronger is another common approach. Victorian processors Close the Loop and CRDC have both adopted this solution in order to help tackle the supermarket's plastic stockpile.

Disruptions delay progress

But these efforts are being hit by similar disruptions to those that led to the undoing of REDcycle. In a recent report, Coles, Woolworths and Aldi admitted they will take longer than expected to clear the largest of the REDcycle stockpiles.

Some of the reasons for this can be seen in the problems facing individual recyclers. A fire at the premises of Close the Loop, REDcycle's largest processing partner, is considered a key reason for the loss

“You basically turn that plastic back into virgin material”

in demand that led to the end of the nationwide scheme.

Close the Loop has returned as a partner in the supermarkets’ latest attempt at sustainable soft plastic disposal, but was recently forced to pause processing for several months after an equipment failure.

“We’ve been hit twice, but we’re resilient,” Steve Morriss, head of circular economy at the company, tells CHOICE.

He says processing has resumed and he is optimistic about the business’s future, but admits that soft plastic is a “very complex” waste stream to recycle.

Experts we spoke to for this story say Close the Loop isn’t the only recycler facing difficult conditions and that disruptions will continue as the soft plastics recycling industry finds its feet.

“As it does become mature in Australia, you will see a lot of fluctuation in how much gets recovered and how much gets stockpiled,” says Dr Ben Madden from the University of Technology Sydney’s Institute for Sustainable Futures.

“Consumers can expect a lot of ups and downs and starts and stops.”

With their current program, the supermarkets say they’re being careful to not exceed “limited local recycling capacity”. And while they have recently expanded collections to new stores, they admit there isn’t yet enough capacity in Australia to support a nationwide deposit scheme.

Effective methods may prove controversial

The experts we spoke to say new recycling techniques that could boost capacity may not receive public support.

APR Plastics, a recycling partner of RecycleSmart and some local councils, has been experimenting with attempts to turn soft plastics into oil. This oil can then be refined and used in new plastic products, and also as an energy source.

APR isn’t alone in this ambition – Victorian refiner Viva Energy has previously announced plans to upgrade its facilities to be able to process oil made from plastic waste. This feedstock would be used in the production of new plastic products, but also vehicle fuels.

The experts we spoke to admit this approach could face stigma but say it’s one of the most effective ways to deal with plastic waste.

“That’s really the way we’re headed,” says Dr Melissa Skidmore, senior research scientist with the CSIRO’s End Plastic Waste initiative.

“It’s infinitely more useful [than other forms of recycling], because you basically turn that plastic back into virgin material,” she says.

By breaking soft plastic down to its chemical building blocks, the process allows it to be reused in more ways, including in fuels but also in new food-grade packaging.

However, these chemical recycling solutions are only currently operating on small scales and aren’t yet able to deal with the large amounts of soft plastics Australians are disposing of.

For now, Skidmore encourages consumers to maintain faith in current major processes tackling the bulk of our soft plastic waste.

“Have confidence, but be patient because, unfortunately, this area is moving very slowly,” she says. ■

IMAGES: GETTY

Gold, silver or bronze

Choosing the right hospital policy could save you a pretty penny. **Mark Blades** and **Uta Mihm** help you wade through the options to find a bargain that suits you

It's that time of year again. Health insurance premiums will go up on 1 April, but if you pay your yearly premium upfront by 31 March, you can delay the premium increase by 12 months, giving you the lowest possible price.

CHOICE experts have selected the cheapest hospital policies to make it easy for you to compare.

If you pay by 31 March, you can delay the increase by 12 months

Gold vs Silver Plus

The average premium for a Gold policy in NSW has increased by nearly 45% over the last four years. Many health funds 'closed' their Gold policies, so that the old, cheaper policies are no longer available to new members, who must instead buy much more expensive 'new' policies. So, if you have been on a Gold policy for a while, it may be a great deal and could be hundreds of dollars cheaper than currently offered policies. For many people looking to take out a new policy, Silver Plus policies that include cover for the conditions they need to get treatment for may be a better deal.

Finding the cheapest policy for you

To find the most affordable hospital policy for you, first determine the level of cover you need and then use our tables to locate the cheapest policy in your state. The cost of cover varies drastically from one policy to the next, and choosing the right one can save you hundreds in premiums. All of the premiums we've listed are for a single person and without the health insurance rebate.

CHEAPEST GOLD POLICIES

Gold is the top level of cover for all conditions in hospital. The cheapest policies from open funds in most states are:

- Mildura Five Star Gold, $750 excess
- St Lukes Gold, $750 excess
- Medibank Gold Advanced, $500 excess – you won't find this policy on Medibank's website. You'll need to call or visit a branch to buy it.

If you have access to a restricted membership fund, you can check if they have a better value-for-money policy See page 42 for more on restricted funds.

CHEAPEST SILVER PLUS POLICIES

Silver policies provide good intermediate cover – they cover you for 26 categories of services, including for a heart attack, cancer surgery and plastic surgery needed after a burn or accident.

Silver Plus policies include all that, plus at least one service that is normally only covered under a Gold policy.

We looked at three different types of Silver Plus policies: for seniors, for established families, and for growing families (we explain what defines these policies on page 43).

The cheapest Silver Plus policies are:

- All states except NT: HCI Silver Plus Advantage, $750 excess
- Northern Territory: Territory Health (Queensland Country) Better Hospital (Silver+), $500 excess.

Silver and Silver Plus policies provide good intermediate cover

CHEAPEST BRONZE POLICIES

Bronze policies are good to avoid tax and surcharges and provide a basic level of cover for everyday therapies. They cover 18 categories of services and are a good choice if you're healthy but want to be covered, just in case, for broken bones, flu and diabetes treatment (some Bronze Plus policies even cover insulin pumps that are normally only covered by Gold policies). For the cheapest Bronze and Bronze Plus policies, see the table on page 41. ▶

IMAGES: GETTY

CHEAPEST GOLD POLICIES

State	Policy	Excess ($)	Premium ($)
NSW	**Mildura Health** Fund Five Star Gold – F4	750	225
	Teachers Health Top Hospital Gold (B)	500	234
	Police Health Gold Hospital (A)	0	245
	Doctors' Health Fund Prime Choice Gold (C)	750	247
	St.Lukes Gold Hospital	750	258
	Navy Health Premium Gold Hospital (C)	750	258
NT	**Navy Health** Premium Gold Hospital (C)	750	121
	Teachers Health Top Hospital Gold (B)	500	125
	Police Health Gold Hospital (A)	0	148
	Medibank Gold Advanced	500	151
	GMHBA Gold Optimum	750	167
QLD	**Mildura Health** Fund Five Star Gold – F4	750	225
	Teachers Health Top Hospital Gold (B)	500	256
	Navy Health Premium Gold Hospital (C)	750	261
	St.Lukes Gold Hospital	750	280
SA	**Teachers Health** Top Hospital Gold (B)	500	225
	Mildura Health Fund Five Star Gold – F4	750	225
	St.Lukes Gold Hospital	750	260
	Police Health Gold Hospital (A)	0	245
TAS	**Mildura Health** Fund Five Star Gold – F4	750	225
	Teachers Health Top Hospital Gold (B)	500	227
	St.Lukes Gold Hospital	750	232
VIC	**Mildura Health** Fund Five Star Gold – F4	750	225
	Teachers Health Top Hospital Gold (B)	500	255
	Police Health Gold Hospital (A)	0	260
	Doctors' Health Fund Prime Choice Gold (C)	750	267
	St.Lukes Gold Hospital	750	293
	Navy Health Premium Gold Hospital (C)	750	275
WA	**Teachers Health** Top Hospital Gold (B)	500	200
	Navy Health Premium Gold Hospital (C)	750	213
	Police Health Gold Hospital (A)	0	223
	Mildura Health Fund Five Star Gold – F4	750	225
	Doctors' Health Fund Prime Choice Gold (C)	750	229
	CBHS Health Fund Complete Gold Hospital (C)	750	240
	Medibank Gold Advanced	500	249

CHEAPEST SILVER AND SILVER PLUS POLICIES FOR GROWING FAMILIES

State	Policy	Excess ($)	Premium ($)
NSW	**HCI** Silver Plus Advantage	750	217
NT	**Territory Health** Fund Better Hospital (Silver+)	500	126
QLD	**HCI** Silver Plus Advantage	750	228
SA	**HCI** Silver Plus Advantage	750	227
TAS	**HCI** Silver Plus Advantage	750	217
VIC	**HCI** Silver Plus Advantage	750	237
WA	**HCI** Silver Plus Advantage (D)	750	186

CHEAPEST SILVER AND SILVER PLUS POLICIES FOR ESTABLISHED FAMILIES

State	Policy	Excess ($)	Premium ($)
NSW	**AHM** Essentials Silver Plus	750	149
	Bupa Silver Plus Essential Hospital	750	151
NT	**HCF** Hospital Standard Silver Plus	750	69
	RT Health (HCF) Silver Plus Standard Hospital	750	72
QLD	**Westfund** Silver Hospital	750	155
	Bupa Silver Plus Essential Hospital	750	161
SA	**Westfund** Silver Hospital	750	152
	Bupa Silver Plus Essential Hospital	750	156
TAS	**Westfund** Silver Hospital	750	152
	AHM Essentials Silver Plus	750	157
VIC	**HCF** Hospital Standard Silver Plus	750	170
	Bupa Silver Plus Essential Hospital	750	170
WA	**Westfund** Silver Hospital	750	134
	NIB Silver Hospital	750	134

CHEAPEST SILVER AND SILVER PLUS POLICIES FOR SENIORS

State	Policy	Excess ($)	Premium ($)
NSW	**HCI** Silver Plus Secure Hospital	750	203
	Westfund Silver Plus Assure Hospital	750	215
NT	**Bupa** Silver Plus Advanced Hospital	750	113
	AHM Core Silver Plus	750	114
QLD	**HCI** Silver Plus Secure Hospital	750	207
	Peoplecare Silver Plus Hospital	750	235
SA	**Apia** (NIB) Silver Hospital Plus (E)	750	199
	HCI Silver Plus Secure Hospital	750	204
TAS	**HCI** Silver Plus Secure Hospital	750	192
	Westfund Silver Plus Assure Hospital	750	223
VIC	**HCI** Silver Plus Secure Hospital	750	213
	Peoplecare Silver Plus Hospital	750	234
WA	**Australian Unity** Classic Hospital Silver Plus (F)	750	191
	NIB Silver Select Hospital Plus	750	191

CHEAPEST BRONZE AND BRONZE PLUS POLICIES

State	Policy	Excess ($)	Premium ($)
NSW	**AHM** Starter Bronze	750	118
	HCF Hospital Bronze Plus	750	121
NT	**HCF** Hospital Bronze Plus	750	55
	NIB Bronze Protect Hospital Plus	750	57
QLD	**Bupa** Bronze Plus Simple Hospital	750	131
	Latrobe Bronze Hospital	750	124
SA	**AHM** Starter Bronze	750	120
	HCF Hospital Bronze Plus	750	122
TAS	**HCF** Hospital Bronze Plus	750	121
	Phoenix Bronze Hospital	750	119
VIC	**Bupa** Bronze Plus Simple Hospital	750	132
	Latrobe Bronze Hospital	750	127
WA	**AHM** Starter Bronze	750	94
	Bupa Bronze Plus Simple Hospital	750	94

THE GOLDEN YEARS ISSUE

TABLE NOTES (A) This is a restricted membership fund. Police Health also sells the same policy under the Brand Emergency Services Health. **(B)** This is a restricted membership fund. Teacher's Health also sells the same policy under the Brand Unihealth and Nurse & Midwives Health. **(C)** This is a restricted membership fund. **(D)** HCI has below average gap cover in this state but is the cheapest policy with pregnancy cover from an open membership fund, the next cheapest policy from a fund with average gap cover is Better Hospital (Silver+) $500 excess from Queensland Country Health at $244. **(E)** Only available to people aged 50 and over. **(F)** Australian Unity's Value Hospital may also be an option for you. It has an additional $100 per day, $500 per stay co-payment and it's excess is 750, but it's cheaper ($167). ▶

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BEST GOLD POLICIES WITH RESTRICTED MEMBERSHIP FUNDS

The best deal for a Gold policy in most states often comes from a restricted membership fund policy. So, if you're eligible for one of these funds, it's definitely worth checking out their prices. Restricted funds cater to customers in specific industry groups, such as teaching, police, the military, or medicine. The Commonwealth Bank Group also has a fund for its staff. For some funds, you can become a member even if you're no longer in the relevant profession.

There are 11 restricted membership health insurers in Australia:

- **ACA Health Benefits Fund:** Current or former Seventh-day Adventist Church employees (including SDA-affiliated companies).
- **CBHS Health Fund:** Current or former employees, contractors and franchisees of Commonwealth Bank Group.
- **Defence Health:** Current or former members of the ADF, reservists, civilian employees of Department of Defence (or related departments), employees of Defence contractors.
- **Doctors' Health Fund:** Current or former doctors and health practitioners, their employees, and medical students.
- **Emergency Services Health (Police Health):** Current or former employees or volunteers in fire, ambulance, medical, water, state emergency response and recovery services, and their related unions or associations.
- **Navy Health:** Current or former Australian Defence Force service personnel, civilian employees and contractors.
- **Nurses & Midwives Health (Teacher's Health):** Current or former people in nursing and midwifery professions, including students and assistants, with membership in a nurses union.
- **Police Health:** Current or former federal, state and territory police or police union employees, and police employees who retired after 2000.
- **Reserve Bank Health Society:** Current or former employees of the Reserve Bank of Australia or Note Printing Australia.
- **Teachers Health Fund and UniHealth:** Current or former teachers and academics (primary to tertiary), teacher aides or non-teaching support staff, with membership in their relevant union.
- **TUH Health Fund and Union Health:** Current or former members of any union.

Restricted funds cater to industry groups such as teaching, police and the military

How does CHOICE compare hospital policies?

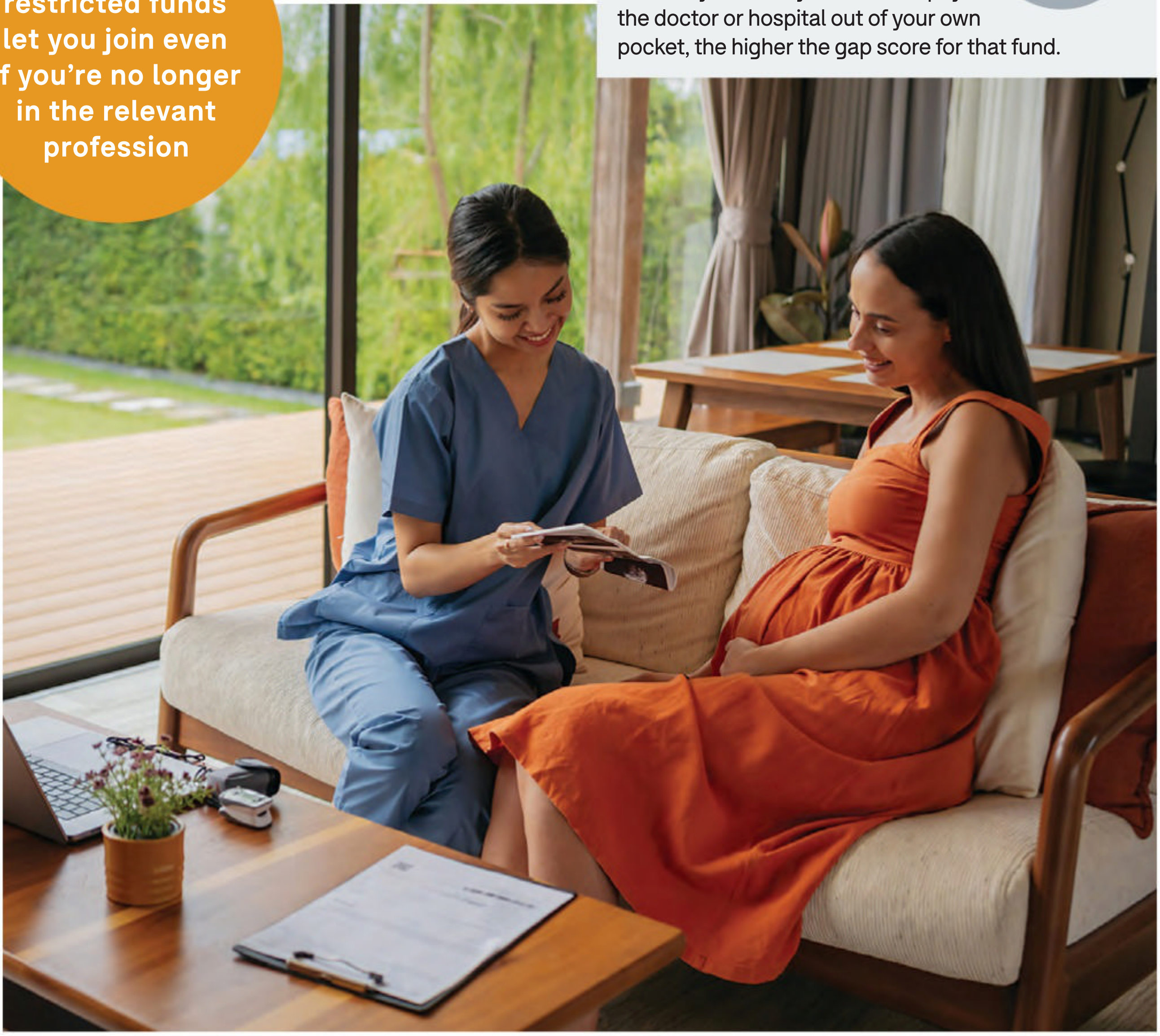
We select policies with a maximum excess of $750 per person, and annual co-payments of $750 or less. All policies are from open funds, with the exception of Gold, where we've selected from restricted funds as well.

- **Gold policies** – the two cheapest policies from open funds, and restricted fund policies that are cheaper than the second-cheapest open fund policy.
- **Silver Plus policies for seniors** – the two cheapest policies that cover joint replacements and cataract eye surgery. From funds with at least an average gap score.
- **Silver Plus policies for growing families** – the cheapest policy that covers pregnancy, birth and fertility treatments such as IVF.
- **Silver Plus policies for established families** – the two cheapest policies that cover rehabilitation. From funds with at least an average gap score.
- **Bronze and Bronze Plus policies** – the cheapest Bronze and Bronze Plus policies (in the Northern Territory the cheapest is a Bronze Plus policy). ■

Some restricted funds let you join even if you're no longer in the relevant profession

Gap scores

Our gap score rates health funds on the percentage of services for which you're out of pocket. So the less likely it is that you'll have to pay the doctor or hospital out of your own pocket, the higher the gap score for that fund.



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Dirt cheap

Big-name brands topped our stain remover tests, but **Alice Richard** reveals the bargains that annihilate stains, not budgets

Stains are an unfortunate part of life – even the neatest and most fastidious among us will still fall foul of spills, splashes and general mishaps. So, unless you exclusively wear army fatigues or you've based your wardrobe around mission brown, you're going to have some stubborn stains gracing your laundry.

Pre-wash stain remover sprays are an easy way to battle these blights on your laundry, pronto. To misquote RuPaul, just spray and sashay away. Powders, on the other hand, are a triple threat: they whiten, they brighten and they boost. These versatile laundry queens can go in the wash to amp up your laundry detergent, or be used as a soaker for those times when you've spilled too much tea on your best white frock.

When we test stain removers, we treat different types of stains – everything from olive oil and makeup to sweat and mud. For sprays, we let it sit for five minutes, and for soakers we leave for two hours. Then we wash everything using the same detergent. So, when the results come out in the wash, which ones slay, and which are a drag to use?

> Powders are a triple-threat: they whiten, they brighten and they boost

Slaying stains on a shoestring

Many of the top-scoring stain removers in our tests come from the big-name brands: Vanish and Sard. But with big names come big prices.

If you're trying to slash your budget but don't want to settle for stained slacks, we have some good news: you can spend less and still banish blemishes from your clothes.

Our testing revealed several cheaper stain removers, particularly pre-treater sprays if that's your bag, that perform as well as the well-known brands – but for less than a sixth of the price!

Aldi Di-San stain removers were among the cheapest products we tested, but they punch well above their weight, scoring the same as – or even more than – more expensive products. Cheaper products from Woolworths and Coles also impressed in our tests. If you opt for one of these budget beauties, you'll pay a fraction of the price for the same stain-busting power. When you add up how many loads of stained washing you'll do each year, it can be hard to justify those higher prices.

Pre-treaters vs soakers

There are two main types of stain removers that work to lift, loosen and remove stubborn stains.

LAUNDRY SOAKER

Laundry soakers are usually powder formulations that commonly claim to whiten whites and brighten colours. They can usually be used in one of two ways:

In-wash booster: Add the product to the washing machine to increase the cleaning power of a washing cycle.

Soaker: Instructions usually recommend dissolving the powder in warm water and soaking your stained items over a couple of hours before adding them to the washing machine.

We test laundry soakers using the soaking method rather than as an in-wash booster.

PRE-TREATER SPRAY

Pre-treater sprays are a more targeted and simpler approach to stain removal. Unlike soakers that need a bucket of warm water and to be left to soak for hours, a pre-treater is simply sprayed onto the stain and the garment then added to your wash.

STICK STAIN REMOVERS

These are products that look similar to a deodorant stick that you rub directly onto stains. They're compact in size and conveniently portable, which means you can take it with you anywhere so you're ready to strike when a stain happens. We haven't tested this type of stain remover.

IMAGES: GETTY

What's in a stain remover?

Powder laundry soakers commonly use sodium percarbonate (oxygen bleach) as their active ingredient. Oxygen bleach is gentler than household bleach and can be safely used on most washable fabrics, including colourfast items.

It's less corrosive and environmentally harmful than chlorine bleach but takes longer to work, which is why soakers commonly instruct you to soak items for at least two hours.

Pre-treater spray stain removers and liquid soakers generally have hydrogen peroxide as their active ingredient. Hydrogen peroxide is an oxidising agent in oxygen-based bleaches and works to break down the colour causing sections of stains to remove their appearance.

Stain removers may also contain enzymes, which are proteins that help to catalyse (in other words, speed up) the breakdown of the substances that cause stains, so that the stain can be washed away.

Enzymes can be effective on tough stains made of starches, proteins or fats, but they can cause irritation, so you might want to avoid them if you have sensitive skin. ▶

DIY stain removers

Not keen on dishing out the dosh on a dedicated stain removal product? You can always try DIY-ing it. Some stains can actually be easily treated with some staples from your cleaning cupboard.

If you're dealing with grass and mud stains, firstly remove any solid bits.

For mud, wait for it to dry and then scrape or brush off as much as you can. Put some liquid laundry detergent on the mud stain and let it sit for 15 minutes, then wash as usual.

If that doesn't work, you can try soaking your clothes in detergent overnight. And if it's a particularly stubborn stain, try soaking it in a solution of water and oxygen bleach (not chlorine bleach) following the label directions, then wash as usual.

You could also try making your own stain removal spray by mixing 200mL of hydrogen peroxide and 100mL of dishwashing liquid in a spray bottle and spraying on the stain. In our test, this home recipe scored 56% overall, with good results for grass, mud, baby food and makeup stains.

LAUNDRY SOAKERS			COSTS		PERFORMANCE											SPECIFICATIONS		
Recommended		Size of pack tested (g)	Price ($)	Cost per 100g	CHOICE Expert Rating (%)	Perspiration score (%)	Grass and mud score (%)	Olive oil (cooking oil) score (%)	Blood score (%)	Tomato score (%)	Mineral oil score (%)	Chocolate ice cream score (%)	Baby food score (%)	Makeup score (%)	Groundnut oil (collar grime) score (%)	Septic safe claim	Antibacterial claim	Origin
✓	**Sard** Whiter & Brighter Stain Remover Major Stain Types Antibacterial Soaker	1000	11.00	1.10	74	69	81	69	66	90	58	85	95	74	65		✓	Australia
✓	**Vanish** NapiSan Oxi Action Gold Pro Advanced Crystal White Stain Remover	1000	19.00	1.90	74	70	85	63	66	85	50	92	100	72	70			Poland
✓	**Sard** Power Stain Remover Major Stain Types Antibacterial Soaker	1000	11.00	1.10	73	65	79	70	73	90	58	87	92	72	67		✓	Australia
✓	**Sard** Super Power Stain Remover Toughest Stains Antibacterial Soaker	900	11.00	1.22	73	65	80	67	80	85	58	94	92	75	67		✓	Australia
✓	**Sard** Oils & Grime Stain Remover Expert Action Antibacterial Soaker	1000	11.00	1.10	72	63	79	66	70	88	60	87	93	71	66		✓	Australia
✓	**Aldi** Di-San Pro Oxy Laundry Soaker & In Wash Booster	1000	3.49	0.35	71	65	83	60	69	84	40	89	95	71	68		✓	Australia
✓	**Vanish** NapiSan Oxi Action Colour Safe Powder Fabric Stain Remover	1000	10.00	1.00	70	62	81	63	66	79	50	87	90	72	67			Poland
✓	**Vanish** NapiSan Oxi Action Crystal White Powder Fabric Stain Remover + Whitener	1000	10.00	1.00	70	67	82	58	61	79	42	79	95	71	69			Poland
✓	**Vanish** NapiSan Oxi Action Gold Pro Vibrant Colours Stain Remover	1000	19.00	1.90	70	63	81	63	67	77	52	87	93	71	67		✓	Poland
	Coles Ion Oxi Action Gold Colours	1000	14.00	1.40	69	65	82	58	63	84	40	74	89	72	66		✓	Australia
	Coles Ion Oxi Action Gold Whites	1000	14.00	1.40	69	65	82	60	66	87	38	74	93	67	67		✓	Australia
	The Pink Stuff The Miracle Laundry Oxi Powder Stain Remover Whites	1000	14.85	1.49	69	65	80	63	56	81	50	78	89	66	67	✓		UK
	Vanish NapiSan Oxi Action Gold Brilliant Colours Stain Remover	1000	17.00	1.70	69	61	79	63	67	76	48	82	92	72	67		✓	Poland
	Aldi Di-San Pro Oxy Ultra White Sensitive Laundry Soaker & In Wash Booster	1000	3.49	0.35	68	63	82	56	67	82	33	82	95	68	67			Australia
	Vanish NapiSan Oxi Action Gold Multi Power Crystal White Laundry Booster	1000	17.00	1.70	68	63	80	58	56	79	42	77	96	73	67		✓	Poland
	The Pink Stuff The Miracle Laundry Oxi Powder Stain Remover Colours	1000	14.85	1.49	67	62	79	58	60	82	42	73	90	71	65	✓		UK
	Vanish NapiSan Oxi Action Gold Multi Power Laundry Booster	500	9.00	1.80	67	61	79	61	55	74	42	77	89	72	65		✓	Poland
	Coles Ultra Oxy-Action Laundry Stain Remover	1000	3.90	0.39	66	59	80	58	58	84	33	74	89	71	63		✓	Australia
	Simply Clean Laundry Stain Remover and Sanitiser	1000	11.99	1.20	66	65	78	52	67	76	38	70	86	74	55	✓	✓	Australia
	Vanish NapiSan Oxi Action Gold Multi Power 0% Laundry Booster	2000	32.00	1.60	65	58	79	58	57	73	40	76	88	73	64		✓	Poland
	Coles Simply Laundry Soaker and In-Wash Booster	1000	3.50	0.35	64	57	79	53	60	84	29	74	89	69	61	✓		Australia
	Ecostore Ultra Sensitive Fragrance Free Laundry Soaker & Stain Remover	1000	13.75	1.38	62	62	78	54	50	76	31	49	76	70	50	✓		New Zealand
	White King Fabric Stain Remover Oxy Powder	1000	8.95	0.90	62	61	76	56	39	71	35	60	78	68	62	✓	✓	Australia
	Woolworths Clean Boost In-Wash Booster, Soaker & Stain Remover	1000	3.90	0.39	61	58	76	53	39	71	33	57	78	70	60	✓	✓	Australia
	Black & Gold Laundry Sanitiser, Soaker and In-Wash Booster	1000	3.60	0.36	60	55	75	57	53	71	27	55	79	65	52		✓	Australia
	Woolworths Clean Laundry Soaker and In-Wash Booster	1000	3.50	0.35	60	55	75	56	39	69	33	55	72	68	60	✓	✓	Australia
	Community Co Loads Cleaner Oxy Action Multi-Action In-Wash Booster & Soaker	1000	4.35	0.44	59	58	73	58	37	74	25	48	73	63	47			Australia
	Bloody Awesome Laundry Stain and Odour Remover	500	16.00	3.20	56	55	73	54	38	69	21	39	50	67	47			Australia
	Laundry detergent only	na	na	na	52	51	68	48	17	68	29	48	60	58	40	na	na	na
	Water only	na	na	na	39	30	50	40	15	60	15	52	62	30	30	na	na	na

PRE-TREATER STAIN REMOVERS			COSTS		PERFORMANCE											SPECIFICATIONS			
Recommended		Size of pack tested (mL)	Price ($)	Cost per 100mL	CHOICE Expert Rating (%)	Perspiration score (%)	Grass and mud score (%)	Olive oil (cooking oil) score (%)	Blood score (%)	Tomato score (%)	Mineral oil score (%)	Chocolate ice cream score (%)	Baby food score (%)	Makeup score (%)	Groundnut oil (collar grime) score (%)	Type	Septic safe claim	Colour safe claim	Origin
✓	**Sard** Super Power Stain Remover Toughest Stains	420	8.00	1.90	74	70	80	70	69	74	69	85	90	81	70	S		✓(A)	Australia
✓	**Aldi** Di-San Pro Ultra Degreaser With Enzymes	750	2.09	0.28	73	69	80	68	53	85	69	82	87	76	66	S	✓	✓(A)	Australia
✓	**Coles** Ultra Pre-wash Stain Remover	500	2.15	0.43	72	69	79	66	47	83	70	82	89	78	66	S			Australia
✓	**Aldi** Di-San Pro Oxy With Enzymes	750	2.09	0.28	71	67	78	67	52	84	69	83	87	74	64	S	✓	✓(A)	Australia
✓	**Woolworths** Clean Ultimate Oil & Grime With Enzymes Pre-wash Stain Remover	750	2.10	0.28	71	70	78	62	46	85	67	82	84	77	65	S	✓	✓	Australia
✓	**Coles** Ion Enzyme Action Gold	450	8.00	1.78	70	67	77	63	58	83	67	78	88	72	63	S		✓(A)	Australia
	White King Fabric Stain Lift Colour Safe Pre-Treatment	500	5.00	1.00	68	67	74	60	70	84	63	72	83	60	61	S		✓(A)	Australia
	Sard Oils and Grime Stain Remover Expert Action	420	8.00	1.90	64	70	75	52	55	76	55	54	60	83	47	S		✓(A)	Australia
	Elbow Grease Pre wash Stain Remover Spray	500	6.00	1.20	63	69	74	51	60	60	57	50	50	81	47	S		✓(A)	UK
	Vanish Preen Oxi Action Everyday Stain Remover	500	9.00	1.80	62	64	75	47	44	70	50	56	74	84	47	S		✓(A)	Poland
	Vanish Preen Oxi Action Grease & Oil Stain Remover	500	9.00	1.80	62	68	73	50	26	79	55	55	72	82	47	S		✓(A)	Poland
	Woolworths Clean Ultimate Oxy Action Pre-wash Stain Remover	750	2.10	0.28	62	64	75	44	46	80	52	54	73	83	47	S	✓	✓	Australia
	Sard Power Stain Remover Major Stain Types	450	8.00	1.78	61	64	77	44	36	68	51	54	73	82	48	S		✓(A)	Australia
	Vanish Preen Oxi Action Gold Crystal White Stain Remover	450	9.50	2.11	61	64	76	49	28	67	52	55	72	85	46	S		✓(A)	Poland
	Vanish Preen Oxi Action Gold Ultra Power Stain Remover	450	9.50	2.11	61	61	73	46	57	80	47	54	76	75	45	S		✓(A)	Poland
	StainGo Stain Remover Spot and Prewash	200	9.00	4.50	60	64	73	50	40	60	52	53	68	71	47	S			Australia
	The Pink Stuff The Miracle Laundry Oxi Stain Remover	500	9.80	1.96	60	62	74	46	53	66	50	53	75	77	45	S	✓	✓(A)	UK
	Oz Kleen Prewash Power Amazing Stain Remover	500	7.00	1.40	59	62	75	45	21	77	50	56	71	65	48	S	✓	✓	Australia
	Magic Solvent-Power Stain Remover	250	9.00	3.60	58	61	71	47	26	73	51	55	69	73	44	S	✓		Australia
	Earth Choice Ultra Power Stain Remover	400	4.55	1.14	57	60	69	45	65	63	51	53	54	57	45	S	✓		Australia
	Laundry detergent only	na	na	na	56	61	70	42	36	65	46	51	61	61	45	L	na	na	na
	Home recipe	300	5.68	1.89	56	60	71	38	31	66	46	51	69	69	47	S	na	na	na
	Water only	na	na	na	40	40	50	30	15	64	40	57	55	15	30	L	na	na	na

TABLE NOTES Recommended We recommend pre-treater stain removers with a CHOICE Expert Rating of at least 70%. **Price** The regular supermarket price per pack in January 2025. **CHOICE Expert Rating** is made up of how well the products remove perspiration (25%), grass and mud (20%), olive oil (cooking oil) (20%), blood (5%), tomato (5%), mineral oil (5%), chocolate ice cream (5%), baby food (5%), makeup (5%) and groundnut oil (5%). **Type S** Spray, **L** Liquid. **(A)** Colourfast colours only. **na** Not applicable. All packaging is recyclable. Laundry detergent used is Biozet Attack Plus Eliminator powder.

TABLE NOTES Recommended We recommend laundry soakers with a CHOICE Expert Rating of at least 70%. **Price** The regular supermarket price per pack in January 2025. **CHOICE Expert Rating** is made up of how well the products remove perspiration (25%), grass and mud (20%), olive oil (cooking oil) (20%), blood (5%), tomato (5%), mineral oil (5%), chocolate ice cream (5%), baby food (5%), makeup (5%) and groundnut oil (5%). **na** Not applicable. All packaging is recyclable. All products in the table are powder stain removers. The Bloody Awesome Laundry Stain and Odour Remover claims to be colour safe while the rest of the products are colour safe on colourfast colours only. Laundry detergent used is Biozet Attack Plus Eliminator powder.

Shop Ethical rating

BRAND	RATING	BRAND	RATING
Aldi	D	Ecostore	A
Black & Gold	D	Sard	C
Coles	D	Vanish	D
Community Co	D	White King	C
Earth Choice	B	Woolworths	C

NOTE: Other brands in our review not mentioned here don't have a Shop Ethical rating. For more on Shop Ethical ratings and what they mean, see p73. ■

Dishwasher mistakes

Are you doing yourself dirty by using your dishwasher the wrong way?
Pru Engel gets expert advice on the habits to avoid

Using a dishwasher is pretty easy, right? You load it up, lob in a tablet or powder, hit start and hey presto, the dishes are done. But spend some time with our experts and you'll quickly learn there's a big gap between beginner and boss level when it comes to getting the best clean from your machine.

So that you can learn from others' mistakes, our experts outline the everyday errors to avoid.

1. Not using it

Perhaps you think you'll save water and energy by washing your dishes in the sink instead of your dishwasher. Brace yourself for this truth bomb: washing your dishes by hand in a sink typically uses more water than a dishwasher.

So, saving time, money and water are huge wins, but CHOICE dishwasher expert Denis Gallagher points out another reason to use your dishwasher regularly.

"Leaving your dishwasher sitting idle can be bad for it. The seals can dry out and harden, so they won't work properly when you do use your dishwasher again, and you could even end up with an infestation of cockroaches or other insects."

2. Pre-rinsing dishes

We're all guilty of giving our dishwasher a helping hand with a generous pre-rinse under the tap first. But get ready for a revelation: CHOICE tester Sean Lim says it's unnecessary, and might even result in dirtier dishes at the end of the wash.

"Rinsing your dishes before putting them in the dishwasher actually won't make your crockery any cleaner and will just waste water," says Lim.

"Dishwashers have special sensors that measure how much gunk is coming off your plates during the wash cycle. A pre-rinsed plate can 'trick' your dishwasher into thinking it's cleaner than it really is, and the dishwasher will respond by dialling down the power – so your plates could come out dirtier, not cleaner."

Lim says the best approach is just to scrape off any solids into the compost or green waste bin, and let your dishwasher get on with doing what it's designed for: cleaning your dishes. However, you may want to use the rinse cycle if you tend to add dirty dishes over a couple of days before a wash.

3. Going up, not down

It's the domestic dispute that's raged since the dawn of the dishwasher – should your cutlery point up or down in the basket?

Some argue it's up, up and away for a better wash, while their opponents play it safe and go down all the time. And then there are those who choose chaos and put them in any which way.

There are pros and cons for each side, but our experts say cutlery pointing down is safer; easier to unload; and you won't be transferring smudges or germs by handling the wrong end when putting away.

There's a great divide between good detergents and bad ones

4. Slacking on the stacking

Who doesn't like playing the dishwasher Tetris challenge where you cram in as much as possible?

"A poorly placed plate can stop the water and detergent from reaching other items in your dishwasher," says Lim.

"It might save you a few seconds, but you'll spend far more time re-washing dishes and scrubbing bits of food off your spoons. The effort versus reward ratio means it's just not worth it."

5. Keeping the door shut

If your dishwasher door doesn't automatically open when a wash cycle finishes, leave it slightly ajar between washes or your dishwasher won't be able to fully dry out – which could potentially cause mould and bad smells and could also lead to problems with the seals down the track.

"Having the door tightly shut all the time means the rubber seals will always be compressed, which could affect their shape and thus their ability to seal the unit," says Gallagher.

6. Forgetting the filters

You probably know you should clean the filters, but really, who wants to stick their hand into a slimy hellmouth of gunk, meat muck and soggy beans? Same goes for trying to pull debris out of the spray arms' tiny holes – it's both disgusting and difficult.

Despite the ick factor, Gallagher says it's essential to take the plunge at least once a month to keep your machine clean and unclogged.

"Cleaning your dishwasher filter is up there with going to the dentist and doing your tax return – no-one wants to do it, but it's part of life. And like dentists and taxes, if you keep on top of it, things will run more smoothly. A clean filter means clean dishes and a happy dishwasher."

7. Using a dud detergent

There's a great divide between good detergents and bad ones. Each year, we test around 40 different dishwasher detergents in our labs to see which delivers the cleanest dishes. We find some perform barely better than water, while others impress our seasoned testers and end up on our recommended list.

But Gallagher says there's another downside to using bad detergent, apart from just dirty plates and wasted money.

"Some poor-performing detergents also contain abrasive ingredients that can scratch delicate glassware," he says. "This is most likely to happen with cheaper powder detergents."

While tablets generally perform better overall than dishwasher powder, not all tablets do a great job: there are plenty of duds that are outperformed even by cheap powders. See *CHOICE* Dec 2024/Jan 2025 for our latest dishwasher detergent test.

8. Putting anything and everything in

We've all been there: you're in a rush so you pop that wooden chopping board or those posh wine glasses into the dishwasher. You know these should be washed by hand, but life's too short and there's too much to do. ▶

IMAGES: GETTY

This practice could mean you'll need a new chopping board and glasses sooner than you'd hoped. Wood can fade and split in hot water, and delicate stemware can get scratched or broken against other items inside.

9. Not using rinse aid

Turns out rinse aid isn't just a second soap that comes in a smaller, more expensive bottle. Who knew? Our experts, apparently.

"Rinse aid stops the water beading on your cutlery and crockery so it dries faster. Plus it'll also prevent those unsightly water spots that can show up on your glasses if they don't dry properly," says Gallagher.

Many tablets and capsules already contain rinse aid, but if your brand doesn't, or you use powder, top up the rinse aid reservoir next wash.

10. Not filling it to capacity

Overfilling your dishwasher is a sin, of course, but so is underfilling it. To get your money's worth, you need to load up your machine fully.

"The maths is pretty simple: running a half-full dishwasher will use far more energy and water per plate than running a full load," says Gallagher.

"Plus, a half-full load won't dry as well as a full one. That's because the plates hold heat from the wash, and that heat is what helps the water to evaporate, leaving you with dry dishes.

"Fewer dishes means less heat, which can leave you with wet dishes at the end of the cycle. Do you really want to dry your dishes by hand when your dishwasher is meant to do it for you?"

THE GOLDEN YEARS ISSUE

Downsizing?

A dishwasher might sound like an extravagance when you're making every millimetre count, but if you can squeeze one in it'll minimise the visual clutter of dishes piled up on your (tiny) sink, right? Just remember that the smaller the dishwasher, the less cutlery and crockery you'll be able to fit.

For tight spaces, you have three main options: a dish drawer, benchtop dishwasher or a slimline dishwasher.

Standard-sized dishwashers tend to be 60cm wide and can fit about 14 place settings, but slimline versions are 45cm and fit about 10 place settings. (But take place setting claims with a grain of salt: they do depend on the size and shape of your crockery, and don't forget to check that your plates will actually fit!)

Dish drawers and benchtop dishwashers are smaller again, and accommodate fewer place settings (around six, again depending on the model and your crockery).

While dish drawers can be built into your cabinetry or sit in a small microwave-sized nook, benchtop dishwashers will take up precious bench space that is likely already in short supply. However, they don't require any cabinetry modifications so they're easy to add to your kitchen and are great for renters, as well as for caravans and RVs.

Shop Ethical rating

BRAND	RATING
AEG	C
Asko	F
Beko	C
Bosch	C
Fisher & Paykel	F
Haier	F
Ikea	C
LG	C
Miele	B
Neff	C
Samsung	F

NOTE: Other brands in our review not mentioned here don't have a Shop Ethical rating. For more on Shop Ethical ratings and what they mean, see p73.

TABLE NOTES Recommended We recommend dishwashers with a CHOICE Expert Rating of 80% or more, that also achieve at least 75% for washing performance and 80% for drying. We don't recommend any dishwasher with any weighted scores under 60%. **Price** RRP, January 2025. **Running costs** Estimate of how much the dishwasher will cost over 10 years for water and electricity if you wash a full load every day using a normal or auto-sensing cycle, based on 40c per kWh for electricity and $2 per 1000L water. We don't include standby energy costs in calculations. **CHOICE Expert Rating** Made up of washing performance (65%), drying performance (25%) and energy efficiency (10%). **Washing performance** Based on the number of food specks left on dishes or the area of larger stains. **Drying performance** Based on the number of drops and/or streaks left on the dishes 30 min after the end of the wash. **Energy efficiency** Based on the amount of energy used per place setting on the tested program. The less energy used, the better the score. **Brand reliability** Scores are taken from our 2021 Brand Reliability Survey. Scores refer to brands, not particular models (na here means there weren't enough respondents with that brand to be scored). **Noise** Measured 1m away and 1m up from the dishwasher, placed within cabinetry. **Year tested** In 2024 we made a slight change to our test method and as a result, scores for models tested prior to 2024 are not directly comparable to models tested from 2024 onwards. * **H** Hot, **C** Cold, **H/C** Hot or cold. ** **FW** Freestanding with a worktop (can generally be built-in as well), **BI** Built-in (might not have top or side panels, and must be enclosed and anchored), **FI** Fully integrated (built-in with the whole front matching your kitchen and the controls inside the door). *** **SS** Any metallic or metallic-look finish (not all models are actually stainless steel,) **B** Black, **W** White. **(A)** Can be connected to hot or cold water, but cold is recommended for best performance. **(B)** Models tested prior to 2024. **(C)** Models tested 2024 and later. **na** Not applicable. **ns** Not stated. All models in the table have a height-adjustable top basket, eco wash and fast wash. ■

IMAGE: GETTY

		COSTS		PERFORMANCE								SPECIFICATIONS									
Recommended		Price ($)	10-year running cost ($)	CHOICE Expert Rating (%)	Washing performance score (%)	Drying performance score (%)	Energy efficiency score (%)	Brand reliability score (%)	Water used per cycle (L)	Cycle time (min)	Noise (dBA)	Cutlery basket/tray	Anti-flood hose	Half-load setting	Rinse-only mode	Water connection (hot or cold)*	Place settings	Type**	Colour***	Dimensions (cm, H x W x D)	Year tested
STANDARD SIZE																					
✓	**Bosch** SMS8EDI01A	2199	1657	82	80	91	70	87	13	193	44	✓/✓	✓		✓	H/C	14	FW	SS	85 x 60 x 60	(B)
✓	**Bosch** SBT8ZD801A	2350	1812	81	79	93	66	87	15	173	50	✓/✓	✓		✓	H/C	14	FI	SS	87 x 60 x 55	(C)
✓	**Bosch** SMS6HCW01A	1599	1614	81	77	97	71	87	11	136	45	✓/✓	✓		✓	H/C	15	FW	W	85 x 60 x 60	(B)
✓	**LG** XD3A15NS	1299	1825	81	78	93	67	75	20	162	42	–/✓	✓	✓	✓	H/C	15	FW	SS	85 x 60 x 60	(B)
✓	**LG** XD3A25UPS	1599	1833	81	79	91	66	75	18	209	42	–/✓	✓	✓	✓	H/C	15	BI	SS	82 x 60 x 57	(C)
✓	**Miele** G 5000 SC BRWS	1549	1604	81	79	91	71	86	12	160	47	–/✓	✓			H/C	14	FW	W	85 x 60 x 60	(B)
✓	**Beko** BDF1640DX	999	1718	80	78	88	68	na	12	164	47	✓/✓	✓		✓	H/C	16	FW	B	85 x 60 x 60	(B)
✓	**Bosch** SMS4HTI01A	1249	1883	80	79	90	64	87	15	175	47	✓/–	✓		✓	H/C	14	FW	SS	85 x 60 x 60	(B)
✓	**Ikea** RENGORA 604.756.32	799	1339	80	77	88	79	na	17	123	50	✓/–	✓	✓	✓	H/C	13	FI	na	82 x 60 x 56	(B)
✓	**LG** XD4B24PS	1199	2023	80	78	93	61	75	20	187	44	✓/–	✓	✓	✓	H/C	14	FW	SS	85 x 60 x 60	(C)
	AEG FFB53600PM	1699	1823	79	75	95	65	73	12	170	48	–/✓	✓			H/C	15	FW	SS	85 x 60 x 63	(C)
	Asko DBI343ID.S.AU	1699	840	79	76	80	92	78	10	165	48	✓/–	✓		✓	C	14	BI	SS	82 x 60 x 56	(C)
	Bosch SMS2ITW01A	1099	1781	79	78	88	67	87	15	171	47	✓/–	✓		✓	H/C	13	FW	W	80 x 60 x 60	(B)
	Haier HDW13V1W1	629	2107	79	80	84	58	na	14	139	54	✓/–			✓	C	13	FW	W	85 x 60 x 61	(B)
	AEG FSE73700RO	1899	1723	78	75	88	68	73	12	137	47	–/✓	✓			C (A)	15	FI	na	82 x 60 x 58	(B)
	Bosch SMT8ZC801A	2599	1548	78	74	92	73	87	14	146	45	✓/✓	✓		✓	H/C	15	FI	SS	82 x 60 x 55	(C)
	Kleenmaid DW6030	1999	1556	78	77	83	73	na	14	173	46	–/✓	✓	✓	✓	C	15	FW	SS	85 x 60 x 60	(B)
	LG XD5B14WH	899	1981	78	78	85	62	75	20	187	42	✓/–	✓	✓	✓	H/C	14	FW	W	85 x 60 x 60	(B)
	Neff S185HCX01A	2199	1601	78	74	90	71	na	12	151	45	✓/✓	✓			C	15	FI	na	82 x 60 x 55	(B)
	Samsung DW60M6055FS	799	1774	78	77	85	67	na	14	175	44	–/✓	✓	✓	✓	C	14	FW	SS	85 x 60 x 60	(B)
DOUBLE																					
	Fisher & Paykel DD60DDFB9	2549	1862	80	80	88	57	71	18	114	47	✓/–		✓	✓	C (A)	14	BI	B	82 x 60 x 58	(B)
	Fisher & Paykel DD60D2NX9	1999	1929	75	73	86	57	71	19	114	43	✓/–		✓	✓	C (A)	14	BI	SS	82 x 60 x 58	(C)
	Fisher & Paykel DD60DTX6I1	3099	2052	73	70	88	53	71	21	142	47	✓/–		✓	✓	C (A)	14	FI	na	87 x 60 x 59	(B)
COMPACT/SLIMLINE																					
	Bosch SPU6IMS01A	1549	1208	77	77	81	62	87	9	114	48	–/✓	✓		✓	H/C	11	BI	SS	82 x 45 x 58	(B)

Super size

If you've got a big family (or just love entertaining) you'll want a fridge big enough to feed the whole crew. **Alice Richard** helps you choose

Is your fridge bursting at the seams trying to accommodate enough food for your large family? For families of five or more, and those who entertain regularly, you'll probably need a fridge that's at least 440L to comfortably fit in food and drinks for everyone.

If you're considering an extra-large fridge, you'll need to start saving: they cost anywhere from around $1500 upwards. The most expensive fridge we've tested costs $18,150 (yes, really!).

When you're dropping that sort of coin, you'll want to make sure you're buying something that will perform well and stand the test of time. And the most expensive fridge isn't always the best: seven of the best extra-large fridges we tested cost less than $3000 – so if you want a huge fridge but have a smaller budget, you don't have to spend at the top of the range. Read on to find the best fridge for your family.

Seven of the best extra-large fridges we tested cost less than $3000

Choosing the right size

Not sure what size you'll need? Here's our guide to choosing the right fridge capacity.

HOUSEHOLD SIZE	RECOMMENDED VOLUME	PRICE RANGE
1–2 people	250–380L (1)	$429–2399
3–4 people	350–530L	$699–4799
5 or more people	440L+ (2)	$1079–5500+

(1) We generally don't recommend fridges smaller than this, as they tend to be less energy-efficient and cost you more in the long run. (2) Add 28.5L for each additional family member, plus freezer space. If in doubt, get the bigger fridge.

Expert tips

CHOICE fridge expert Denis Gallagher shares his tips for choosing a fridge for a larger family.

CHOOSE THE RIGHT TYPE

Side-by-side fridges may seem like a good size for larger families, but we generally don't recommend them because they're not great for temperature evenness. Plus, the shelves are often quite narrow, which can make it hard to fit large items.

A 'pigeon pair' – a separate but matching upright fridge and freezer – gives you lots more room than other fridge styles, and you can put the freezer in a different room to free up extra space in your kitchen. They cost more than traditional fridge styles, but a set-up that suits your lifestyle could be worth the extra money.

A French-door fridge – a bottom mount freezer with a two-door fridge – can be a good option as it has good storage capacity, and both fridge and freezer are wide enough for large platters and bulk foods.

Again, they cost more than standard fridges, but the extra will buy you more space and convenience.

All the fridges we recommend for large families are French-door fridges – we think they're the best option unless you have the budget (and space) for a pigeon pair.

MULTI-USE COMPARTMENTS

A multi-use compartment improves your fridge's flexibility – you can allocate that compartment as extra freezer or fridge space as you need it.

THINK TWICE ABOUT ICE

If you've got a large family but not much space, don't get a fridge with an ice dispenser – it can take up almost 30% of your freezer capacity. ▸

How to measure your kitchen space

When you're measuring up for a new fridge, you'll need to allow some wiggle room – and not just for your potentially dodgy measuring skills. Fridges need some breathing space around them to let heat dissipate. If you don't allow enough space, the fridge will have to work harder to stay cool, which could shorten its lifespan and will definitely cost you more in electricity bills.

We generally recommend allowing at least 5cm on each side, 10cm on top and 5cm at the rear. But each manufacturer has different recommended 'clearance' (surrounding) spaces for their fridges.

And while you've got your tape measure out, it's worth measuring your front door and hallways to make sure you can actually get your new fridge into the kitchen. Tight squeeze? You can remove house and fridge doors to get yourself some extra room.

If you're working with a small kitchen space, double- and triple-check the depth of your fridge compared with the depth of your cabinets – you may not be able to spare the extra space for a deep fridge.

A multi-use compartment improves your fridge's flexibility

IMAGES: GETTY

Planning for the future

GROWING FAMILIES

While you may only be a two-person household right now, or have young children who subsist mainly on crackers and blueberries, look to the future when deciding on size. You can expect a fridge to last at least 10 years, so it's worth thinking about how many family members you'll have in the home over the next decade, and how big their appetites are likely to be.

If you're also a big entertainer, you may want to consider extra capacity to cater for your next soirée. If you have the space and budget, that could mean buying a bigger fridge, or you could consider having a second fridge in another room you can turn on in the lead up to big events.

The fridge will be one of the largest appliances in your kitchen, so do your due diligence to choose the right model.

Look to the future – you can expect a fridge to last at least 10 years

THE GOLDEN YEARS ISSUE

EMPTY NESTING

On the other hand, if older kids are flying the nest and leaving you with significantly reduced fridge needs, you might want to consider a smaller fridge. For households of 1–2 people, our experts recommend a fridge sized 250–380L. We generally don't recommend fridges smaller than this, or bar fridges, as they tend to be less energy-efficient and will cost you more in electricity.

The small fridges we've reviewed range in size from 60 to 69cm wide and 161 to 197cm high.

When you're working with a small space, being even a centimetre or two off in your measurements can turn your perfectly planned kitchen into a nightmare. So make sure you take this into consideration and measure up for your space.

Shop Ethical rating

BRAND	RATING
Bosch	C
Electrolux	C
Fisher & Paykel	F
Hisense	F
Ikea	C
Kelvinator	C
LG	C
Mitsubishi	F
Samsung	F
Westinghouse	C

NOTE: Other brands in our review not mentioned here don't have a Shop Ethical rating. For more on Shop Ethical ratings and what they mean, see p73.

AFFORDABLE TOP PERFORMER

$1999

87%

LG GF-B530BL

Volume: 530L
Brand reliability score: 81%

This LG punches far above its weight, delivering excellent value for money and great performance. It's the top performer in the extra-large category, and the highest scoring of all the fridges we tested. It's also one of the cheapest recommended fridges of its type. Our experts rated it as 'Excellent' for temperature stability, and it's a nice even temperature throughout, which means no warm or cold spots. The only criticism our experts had was its lack of a chiller, but very few of the models in this category have chillers. LG also took out equal-second place in our Best Brand Fridge for 2024.

WHEN BIGGER IS BETTER

$3399

86%

Samsung SRF7300SA

Volume: 649L
Brand reliability score: 82%

This model is a step up in price from the LG at left, but it's also 119L bigger. It sports a nifty auto-filling water jug that's plumbed into the fridge, with an infuser so you can fancy up your water with citrus or cucumber. You do still need to open the fridge to get the water out – not quite as convenient as fridges with water dispensers – but it's an economical design: you get chilled water without sacrificing fridge space. It rated excellent or very good for temperature evenness, and keeping food fresh for longer, but there's no chiller and you'll need to adjust the default setting to suit your situation for optimal performance.

ANOTHER LG HIGH ACHIEVER

$2099

82%

LG GF-B505MBL

Volume: 530L
Brand reliability score: 81%

This LG fridge is one of the top scoring models under $2500 in the extra-large category. Our testers were impressed by its temperature stability and evenness, response to changes in room temperatures and ability to keep food fresher for longer. It scored 80% and higher on all of our tests except one, the default setting score, for which it scored 75%. That's some seriously solid performance – for a seriously low price. It doesn't have a chiller or humidity control on the crisper, but this can be forgiven since this fridge delivers on both price and performance.

TABLE NOTES Recommended We recommend fridges with a CHOICE Expert Rating of at least 75% and at least 60% for all aspects of temperature performance except default setting score. **Price** Recommended retail, as of January 2025. Many fridges are available in other styles and finishes, at a different price. Some can also be built into cabinets with a door kit that matches your kitchen cupboards. **10-year running costs** are calculated at a rate of 40c/kWh based on the claimed energy usage. A 10-year period gives a useful indication of the long-term differences between high and low energy use – and you should expect your fridge to last at least this long. **CHOICE Expert Rating** consists of temperature stability (30%), heat load (25%) (for fridge registered to the latest Australian Standard), temperature range (25%) (for fridges registered to the previous Australian Standard), temperature evenness (20%), response to outside temperature (20%) and default setting (5%). **Keep food fresh longer** This is made up of three elements which impact how well a fridge will keep your food – temperature stability (40%), temperature evenness (30%) and response to outside temperature (30%). **Brand reliability scores** are taken from our fridge brand reliability survey 2021, and don't affect the overall score. Scores refer to brands, not particular models. **Freezer position T** Top, **B** Bottom, **L** Left, **C** Chest. **Claimed total volume** is all chilled space inside the fridge, including behind trim and in ducts. Net volume, or usable space, is smaller. * Failed energy check. **na** not available (brand reliability score), not applicable (freezer position and crisper drawers) **nt** Not tested. (See over for table) ▶

IMAGES: GETTY

			COSTS		PERFORMANCE									SPECIFICATIONS						
	Recommended		Price ($)	10-year running cost ($)	CHOICE Expert Rating (%)	Keep food fresh longer score (%)	Temperature stability score (%)	Heat load processing score (%)	Temperature range score (%)	Temperature evenness score (%)	Response to outside temperature score (%)	Default setting score (%)	Brand reliability score (%)	Claimed energy use (kWh/yr)	Freezer position	Chiller	Dairy compartment	Crisper drawer(s)	Dimensions (cm, H x W x D)	Claimed total volume (L)
< 300		**Kelvinator** KTB2802WB	649	1280	69	71	71	65	nt	80	62	60	86	320	T			1	161 x 54 x 63	256
		LG GT-2S	699	1080	68	68	64	65	nt	70	72	85	81	270	T			1	168 x 56 x 64	266
300–380L	✓	**LG** GB-355WL	999	1172	82	80	85	nt	85	70	84	80	81	293	B			1	172 x 60 x 68	335
	✓	**Fisher & Paykel** RF372BRPX6	1799	1820	77	77	71	75	nt	75	86	90	84	455	B		✓	1	162 x 64 x 70	351
		Samsung SRL334NMB	1099	1392	74	70	60	nt	85	65	88	80	82	348	B			1	170 x 60 x 67	310
		Bosch KGN36VI3AA	1799	1416	72	80	80	nt	55	80	81	50	na	354*	B	✓		3	186 x 60 x 66	351
		Ikea HD-400RWEN (AU) Medgang	1299	1232	70	71	51	75	nt	85	82	55	na	308	B			2	188 x 60 x 63	302
		LG GT-3S	899	1128	70	64	64	85	nt	65	63	70	81	282	T			1	164 x 60 x 71	315
		LG GT-5S	999	1248	68	64	64	80	nt	65	62	60	81	312	T			1	172 x 70 x 68	375
381–450L	✓	**LG** GB-455WL	1199	1200	81	79	90	nt	85	70	73	85	81	300	B			1	172 x 70 x 70	420
		Hisense HRBM418D	1999	748	77	71	75	90	nt	55	83	90	81	187	B			1	172 x 70 x 69	417
		Mitsubishi MR-HS421EX-SDS-A	2349	1380	77	73	59	90	nt	85	80	75	89	345	B	✓		1	172 x 70 x 72	421
		Westinghouse WBE4302WC	1449	1168	76	76	86	80	nt	50	87	50	83	292	B		✓	1	173 x 70 x 73	425
		Samsung SRL4200B	1399	1140	74	71	59	85	nt	70	89	60	82	285	B			1	170 x 70 x 71	427
		LG GT-6MB	1099	1276	73	70	71	80	nt	70	69	80	81	319	T			1	176 x 70 x 68	395
		LG GB-W455MBL	1499	1144	71	67	71	80	nt	45	84	85	81	286	B			1	172 x 70 x 70	420
451–525L		**LG** GB-455UPLE	999	1560	80	75	85	nt	90	50	86	90	81	390	B			1	172 x 70 x 70	454
		Westinghouse WBE5300SC	2049	1236	78	78	90	80	nt	55	85	55	83	309	B		✓	1	173 x 80 x 73	496
		Samsung SRL456LS	1299	1320	63	63	70	nt	70	85	31	30	82	330	B			1	170 x 70 x 71	458
>525L & FD	✓	**LG** GF-B530BL	1999	1676	87	86	90	90	nt	80	88	80	81	419	B			2	179 x 84 x 74	530
	✓	**Samsung** SRF7300SA	3399	2088	86	86	90	nt	90	80	87	65	82	522	B		✓	2	178 x 92 x 73	649
	✓	**LG** GF-B505MBL	2099	1360	82	83	86	80	nt	80	83	75	81	340	B			2	179 x 84 x 73	530
	✓	**Electrolux** EHE6899BA	4649	2240	80	78	85	nt	85	65	81	80	80	560	B	✓	✓	2	178 x 92 x 75	681
	✓	**Fisher & Paykel** RF522ADX5	1999	1648	80	78	70	nt	85	85	82	85	84	412	B		✓	1	172 x 79 x 70	519
	✓	**LG** GF-L700MBL	3699	2080	80	78	71	85	nt	80	86	75	81	520	B			2	180 x 92 x 73	637
	✓	**Westinghouse** WHE5204SC	2399	1452	80	80	86	85	nt	65	88	50	83	363	B		✓	1	173 x 80 x 77	491
	✓	**Westinghouse** WQE6000SB	2399	1760	80	76	90	nt	90	60	74	65	83	440	B		✓	2	173 x 90 x 79	600
	✓	**LG** GF-B590PL	1999	1960	78	83	85	nt	65	80	84	75	81	490	B			2	179 x 84 x 74	594
	✓	**Westinghouse** WHE6170SB	4149	1940	78	77	78	85	nt	70	81	70	83	485	B	✓	✓	2	179 x 92 x 82	609
	✓	**Samsung** SRF7100S	2799	2088	77	77	71	85	nt	75	87	40	82	522	B			2	178 x 91 x 72	649
	✓	**Samsung** SRF9400BFH	5099	2276	77	79	71	75	nt	80	88	65	82	569	B	✓		2	183 x 91 x 72	636
	✓	**Fisher & Paykel** RF522ADUB5	2299	1656	76	78	85	nt	70	80	68	60	84	414	B		✓	1	172 x 79 x 70	519
	✓	**Westinghouse** WHE5264SC	2599	1452	76	77	90	70	nt	65	72	85	83	363	B		✓	1	173 x 80 x 77	491
	✓	**Hisense** HRCD610TS	1899	2168	75	74	60	80	nt	75	90	70	81	542	B	✓		2	179 x 92 x 73	609
	✓	**Mitsubishi** MR-LA580ER-GBK-A	3849	1692	75	70	71	85	nt	65	75	80	89	423	B		✓	3	170 x 95 x 77	580
		Fisher & Paykel RF730QNUVX1	4199	1852	74	72	64	80	nt	80	75	75	84	463	B			3	190 x 91 x 75	690
		Westinghouse WQE5660SA	2899	1624	74	73	86	75	nt	40	90	60	83	406	B			4	180 x 90 x 72	564
SIDE BY SIDE	✓	**Samsung** SRS656MBFH4	3266	2500	76	72	60	nt	90	70	90	70	82	625	L			2	178 x 92 x 72	657
	✓	**Samsung** SRS693NLS	1899	1824	76	74	71	80	nt	65	87	80	82	456	L			2	178 x 91 x 72	655
		LG GS-V600MBLC	2699	2200	74	73	78	75	nt	50	89	80	81	550	L			2	179 x 91 x 74	635
		Samsung SRS673DMB	2299	2228	73	76	65	nt	75	75	90	40	82	557	L			2	178 x 92 x 72	676

Easy breezy

Looking for a new ceiling fan to keep cool this summer?
Denis Gallagher makes choosing the right model simple

IMAGE: GETTY

Nothing says summer like a ceiling fan lazily (or furiously) circling above your head. A saving grace during the warmer months, ceiling fans are a great addition during the cooler seasons too.

We give you the lowdown on what you should look for when buying a ceiling fan, including how to find the right-size fan for your room, installation and which features you should consider.

AC/DC fans

No, we're not talking about lovers of Australian rock music – AC and DC are the two broad categories of ceiling fan: alternating current (AC) and direct current (DC). Within these two categories are a number of options that use different materials, sizes and blades. Some include a built-in light, which is useful if you want to install a fan but only have a single fitting in the ceiling.

Fans with a DC motor are now more common than those with an AC motor. They generally cost more to buy than AC fans, but are more efficient.

> **Fans with a DC motor are now more common than those with an AC motor**

DC models also have more speed options, with up to seven settings compared to the three on AC models, giving you more control over air movement.

The models in our table on p60 all have DC motors. Note, there is no issue installing a DC fan in any home, as you would any other appliance. The fan has an internal rectifier so it's compatible with normal AC electrical systems. But always use a licensed electrician to carry out the installation. ▶

Finding the right size

The first thing you need to figure out is the size of your room and your preferred operating speed range. If these don't match up, the fan won't suit your requirements. Your best option is to measure your room, record the dimensions, then take them to the retailer or manufacturer's website. Most provide a sizing chart that recommends optimal models based on the size of your room.

A 52-inch (132cm) fan is considered the standard size, and if it has more than three speeds, it should deliver the air movement you need for a comfortable night's sleep without blowing your bed sheets off.

If your room is on the smaller side, a 48-inch (122cm) fan will be a better choice. The smaller size may also give you a better chance at getting the air movement you want, even if you select a three-speed model.

Larger fans over 54-inches (137cm) are better for larger square rooms, around the 5x5m mark or bigger. Not only can they move air around the entire room, their proportions are appropriate to the space, so they'll look good too.

However, long open areas that are more of a rectangular shape will benefit from multiple 52-inch models, as they can deliver a more consistent airflow throughout the area. In any case, you'll likely run large fans like these at their lowest speed most of the time.

MINIMUM CEILING HEIGHT

Minimum ceiling height needs to be between 2.1 and 2.4m for the best performance. If your ceiling is significantly higher, around 2.7–3m or more, you'll most likely need an extension rod to lower the fan to an optimal level. These are often included or available for an additional fee, though not with every model, so double-check before you buy.

Some fans are adaptable, which means you can buy a fan without a light kit and fit one later if you change your mind

Light or no light?

A fan with an integrated light can be a useful feature. If you rely on existing lights such as downlights mounted in the ceiling around the fan, you could end up with a strobe lighting effect – great for parties, less so for relaxing on a warm evening.

Some ceiling fans with integrated lights come with universal fittings, which means they accept bulbs with a standard Edison screw (E27) or bayonet (B22) mount, although you may need to select a light design that can fit into the light housing.

Models with proprietary LED lights that are provided as an all-in-one light kit are increasingly common. These kits typically cost more and you can't simply replace a fitting with a standard light bulb. So always check the fitting before you buy.

Some fans are adaptable, which means you can buy a fan without a light kit and fit one later if you change your mind.

However, this is becoming less common and can be confusing when buying online, as many models are now available as a version with the light and one without, so you can't add a light later or adjust the one that's included.

A good way to confirm what model to buy if you want to add a light later on is to check out the accessory kit at an online retailer or the ceiling fan brand website. If a light isn't among the options, you won't be able to add a light to your ceiling fan later.

This inability to add a light to an existing fan is becoming more common with the increased use of integrated LED kits in the ceiling fan design.

CONTROLLING THE LIGHTS

It's important to pick a fan that lets you control the lights with a separate switch. This can be a remote (including an app if you use smart bulbs) or a standard wall switch. That way you can turn it on and off or adjust the brightness without having to change speed settings.

Conventional dimmer switches, aka the round knob mounted on your wall, can cause the motor to hum in some ceiling fans with light mounts.

If you want to connect the light to a dimmer switch, speak to the retailer or manufacturer first to make sure it doesn't suffer from interference.

CHANGING THE BULBS

You can replace standard screw and bayonet bulbs yourself, just like any light fitting. But if you have a fan with a light kit, and the fan is still under warranty, check the fine print first. Even though many of these kits involve no more than unplugging the LED panel and plugging in a replacement, the warranty may stipulate that the light kit must be replaced by an electrician.

If you do have to get an electrician to change the light fitting, the whole process would take no longer than a few minutes.

Fortunately, it's becoming more common to have user-swappable LED replacement kits for these types of fans.

Type of blades

Blades can be made from plastic, wood, aluminium or stainless steel. Many fans that appear to have wooden blades are in fact plastic.

Our testing over several years hasn't revealed any particular material to be better for airflow. Fan performance is mostly determined by the design and shape of the blades and the quality of the motor. The number of blades also is not a factor, with high-performing models we've tested having two, three or four blades.

In terms of noise, fans with wooden blades have been found to be slightly quieter over years of testing, which make them more suitable for bedrooms. But the results are not conclusive, so don't make the blade material your reason for buying or not buying a model.

IMAGES: GETTY

What else to consider

DESIGN

Ceiling fans can dominate your space, so depending on your decor and priorities, design might be a big factor in your decision.

There are plenty of well-designed ceiling fans that can enhance the look of a room – a retro-style ceiling fan might suit your home more than a bulky, wall-mounted air conditioning unit.

CONTROLS AND SETTINGS

Pull-cord: Connected to the bottom of the fan, simply pull once for the lowest setting and again for the next highest.

Wall switch: Usually combined with the light switch, wall switches are easy to use but require professional installation.

Remote control: Also easy to use and allows for easier fan installation in situations that make it difficult to rewire to a light switch.

Reverse mode: Being able to reverse the direction of your fan in winter will push warm air down. Not all models have this feature.

App: Some newer models allow you to control your fan through an app on your phone as well as the remote.

FAN BALANCE KIT

This helps correct wobbles that can affect efficiency and create noise.

SMART FANS

Smart fans can automatically start when the temperature reaches a certain point, or use a proximity sensor to turn on when someone is in the room (or off when not), via an app on your smartphone.

> **Smart fans can automatically start when the temperature reaches a certain point**

CLIMATE

If you live in an area with high humidity, select a tropically rated fan. The blade materials will be able to deal with the humidity, and the motor will be sealed to help keep out moisture. ▸

			PERFORMANCE					SPECIFICATIONS											
Recommended		Price ($)	CHOICE Expert Rating (%)	Living room score (%)	Bedroom score (%)	Ease of use score (%)	Noise on medium speed setting (dB)	Fan blade material	Number of blades	Blade diameter (cm)	Widest point of blade (mm)	Reverse control location	Balance kit provided	Number of fan speeds	Power use on low setting (W)	Power use on high setting (W)	Integrated light on tested model	Model has version with a light	Warranty (yr)
✓	**Calibo** Aeratron AE2+	999	90	90	90	89	33	Plastic	2	126	186	Remote		6	5	19		(C)	3
✓	**Calibo** Aeratron AE3+	1009	90	90	90	89	32	Plastic	3	126	184	Remote		6	5	18		(C)	3
✓	**Big Ass Fans** Haiku I	1695	89	90	90	85	43	Plastic	3	132	179	Remote		7	4	25	✓	(C)	5
✓	**Big Ass Fans** Haiku L	945	89	90	90	83	41	Plastic	3	132	178	Remote		7	5	26	✓	(C)	5
✓	**Milano** Slider Junior DC	679	89	90	90	86	33	Wood	3	132	160	Remote	✓	6	5	30		✓	3
✓	**Milano** Slider Nova Full Moon	739	89	90	90	83	30	Wood	3	132	159	Remote (A)	✓	6	5	29	✓	✓	3
✓	**Fanco** Horizon DC	489	88	90	90	81	31	Plastic	3	132	155	Remote (A)	✓	6	5	24		✓	8
✓	**Fanco** Wynd DC	469	88	85	90	91	36	Wood	3	137	155	Remote	✓	6	4	28			8
✓	**Calibo** Aeratron FR3	799	87	90	90	76	36	Plastic	3	126	163	Remote		6	6	23		(C)	3
✓	**Atlas** Irene 3	729	87	90	90	73	40	Wood	3	132	167	Remote		6	9	25			1
✓	**Eglo** Noosa 52	624	87	90	90	74	35	Plastic	3	132	174	Remote		6	3	25	✓	✓	6
✓	**Lucci** Airfusion Radar	539	87	90	90	75	47	Wood	3	132	163	Remote		6	11	36		(C)	7
✓	**Milano** Elite DC	399	87	90	90	73	36	Wood	4	132	140	Remote	✓	6	4	26		✓	3
✓	**Eglo** Seacliff	479	86	85	90	79	38	Plastic	3	132	152	Remote		6	2	28	✓	✓	6
✓	**Eglo** Stradbroke	419	86	85	90	81	35	Plastic	4	132	125	Remote	✓	6	2	27	✓	✓	6
✓	**Eglo** Torquay	519	86	85	90	81	39	Plastic	3	122	188	Remote		6	2	33	✓	✓	6
✓	**Claro** Groove	309	85	80	90	84	37	Plastic	3	132	128	Remote	✓	6	2	26		✓	4
✓	**Calibo** Profile DC	529	85	80	90	85	38	Plastic	3	125	141	Remote		6	4	19	✓	✓	6
✓	**Fanco** Eco Silent Deluxe DC	449	85	85	90	75	40	Wood	4	132	117	Remote	✓	6	6	34	✓	✓	8
✓	**Mercator** Instinct	389	85	90	90	65	33	Plastic	3	137	165	Switch (B)	✓	6	3	34		✓	6
✓	**Mercator** Juno	639	85	90	90	63	37	Plastic	3	142	163	Switch (B)	✓	6	4	34	✓	✓	6
	Fanco Flow	499	84	80	90	81	39	Plastic	3	132	147	Remote	✓	6	2	32	✓	✓	8
	Atlas Eliza DC	539	83	80	90	76	30	Plastic	3	142	146	Remote		6	4	34			1
	Fanco Infinity iD	469	83	80	90	74	32	Plastic	3	137	165	Remote	✓	6	4	22		✓	8
	Fanco Studio DC	459	83	80	90	74	30	Plastic	3	122	138	Remote	✓	6	6	33	✓	✓	8
	Claro Summer DC	339	82	80	90	68	33	Wood	4	122	116	Remote	✓	6	5	26	✓	✓	4
	Milano Zen DC	529	82	80	90	71	29	Wood	3	132	150	Remote	✓	6	4	20			3
	Milano Valor	759	81	90	70	84	31	Wood	3	142	207	Remote	✓	6	5	27	✓	✓	2
	Calibo Enviro DC	569	81	90	70	87	39	Plastic	4	132	140	Remote		6	3	25	✓	✓	6
	Calibo Storm	379	81	90	70	86	39	Plastic	5	132	139	Remote		6	4	27		✓	6
	Eglo Iluka	299	81	90	70	83	38	Plastic	3	132	142	Remote	✓	6	3	39		✓	6
	Milano Slider Zest	699	81	90	70	83	34	Plastic	3	152	166	Remote (A)	✓	6	5	29			3
	Calibo Cloudfan	499	80	90	70	80	39	Plastic	3	132	157	Remote		6	5	36	✓	✓	6
	Eglo Surf Smart	658	80	90	70	78	40	Plastic	3	152	159	Remote		6	3	38	✓	✓	6
	Fanco Gaia	519	80	70	90	80	34	Wood	3	122	165	Remote	✓	6	2	31		✓	8

TABLE NOTES Recommended We recommend ceiling fans with a **CHOICE Expert Rating** of at least 85%. **Price** Recommended retail, as of December 2024. **CHOICE Expert Rating** is made up of living room performance (40%), bedroom performance (40%) and ease of use (20%). **(A)** Or via app. **(B)** Switch is in remote battery compartment. **(C)** A light kit is available to add a light to a fan after purchase. All models listed have a DC motor. ■

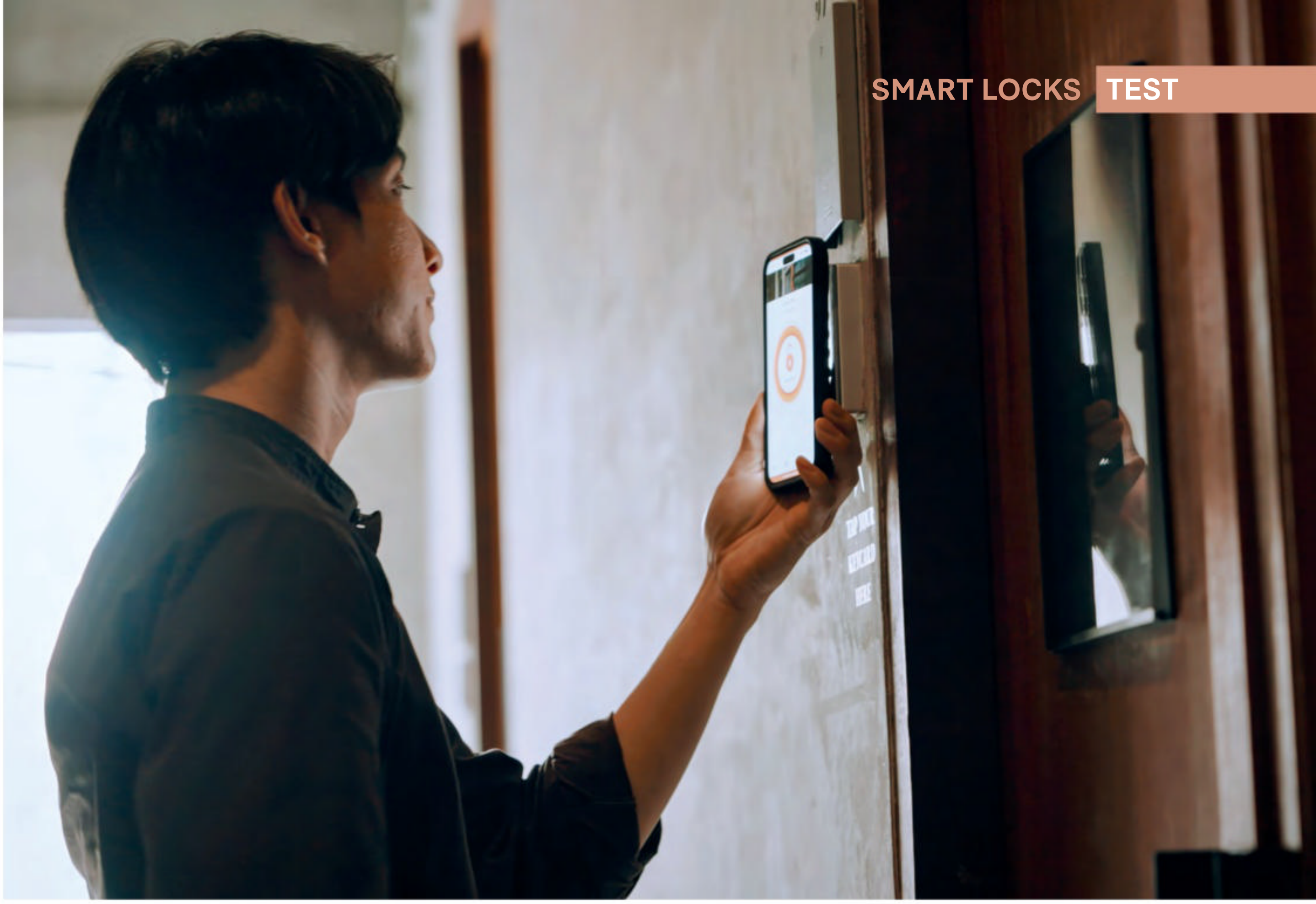


IMAGE: GETTY

Locked down

Should you ditch the key ring for a keypad, fingerprint scanner or smartphone-activated deadbolt? **Peter Zaluzny** helps you decide

If the humble lock and key has become passé and you're looking for an exciting new way to open a door, a smart lock may be the answer. They provide a range of online and offline options to activate the lock, including PIN codes, biometrics, geofencing and even smartphone apps that connect via Bluetooth.

They also add security and monitoring features that can help keep your home safe. But like any online device, there are some risks you have to consider before buying.

How they work

A smart lock is essentially any type of lock that uses something other than a traditional key for entry. Depending on the model, smart locks can be opened using options like a PIN, fingerprint scanner or through an app on your phone that can connect to the door using Wi-Fi, Bluetooth or both.

They also usually come with a range of handy security features, like access logs (to keep track of who's coming and going), auto-lock, remote access and various different modes like 'away mode', whereby the lock emits an alarm and sends alerts to your phone (remote access only) if someone attempts unauthorised entry when you're not at home.

Most of these features and modes can be set up and activated through the app on your smartphone. All but a couple of locks in our test require a smartphone for the set-up process. While most don't force you to use a smartphone to unlock the door once everything is set up, you'll likely miss out on a lot of features if you don't use the associated app.

All of the smart locks in our test are battery powered. They include a charge indicator, usually in the app, which you need to keep an eye on, as everything but the keyhole will stop working when the batteries die. You can power a few models with a power bank or smartphone via a USB input, but this is designed as a temporary measure. ▶

All but a couple of locks in our test require a smartphone for the set-up process

Different ways to unlock

All smart locks on the market will open using one, or more, of these methods:

PIN code: The most common option is a PIN code, entered using a keypad or touchscreen. Some also use a PIN code in their app, which connects to the lock via Bluetooth or Wi-Fi.

Biometrics: Most commonly a finger or thumbprint scanner built into the lock or accompanying app. Some smart locks also support facial recognition, mostly via a connected smartphone app, although a few models do include a built-in camera for facial recognition.

Geofencing: The lock automatically opens when your smartphone is within a certain radius of the door. This works with Bluetooth and Wi-Fi.

Key fob: A plastic dongle that you tap to open the door. This is useful to keep on hand as a back-up entry option.

Smartphone access: You can unlock the door with your phone if it has an associated app. Options include a simple unlock button, tilting the phone, tapping the lock like a key fob, a PIN code on the phone, or issuing a voice command if the lock supports digital assistants like Google Home and Alexa.

Remote access: Wi-Fi-enabled locks can be unlocked remotely via an app. This is a handy back-up if someone needs to get in when you're not around. Just make sure that you're letting the right person in, and that they close and lock the door behind them.

Temporary access: This grants single or short-term access with a temporary code that expires after a certain number of uses or a pre-set period of time.

Security

There are risks involved when using a connected device of any kind, including smart locks.

The usual internet security rules apply here. Use a unique, strong password, change it every few months and turn on two-factor authentication. Avoid common passwords like pop culture references, birthdays and pet names as these are easy to guess and don't require any kind of hacking tools.

Enable automatic updates on the lock and app or regularly check and manually install them. These will patch vulnerabilities (among other things) that can be exploited. Also look for products that offer long support cycles – something like "We guarantee security updates for five years after launch".

We strongly recommend using a smart lock in conjunction with a video-enabled device, such as a security camera or smart doorbell. That way, you can verify the identity of visitors via remote access and record footage if an unauthorised entry occurs.

How we test smart locks

All locks are mounted on temporary blocks, following the vendor guidelines for hole dimensions and setback. Once we're satisfied that the mechanics of the lock are working smoothly, we install the batteries and then set up each lock using its preferred method: either using the app, or its onboard menu system (accessed via a keypad).

EASE OF USE

We look at the physical installation instructions, steps involved and whether they were clear and easy to understand. After that, we assess the set-up process for creating an admin account, additional user accounts and general navigation around the lock and app.

Then we test how easy it is to unlock and lock the mechanism using the primary method (app, biometrics, PIN code, etc.). Finally, we look at how easy it is to access the backup system to gain entry when the lock loses power.

UNLOCKING

This looks at the speed of the primary method of entry, followed by the speed of a secondary method of entry. We also consider any issues using the app if one is available, such as complicated navigation or poor performance.

UNLOCK RANGE

We attempt to open the lock at three distance intervals: 20, 30 and 40 metres.

APP PRIVACY AND SECURITY

To assess this, we consider five things.

- Can the lock be set up without an app?
- Is an online account needed for the app?
- What personal details are requested for the online account?
- What are the online account password rules?
- What app security is available when launching the app?

Note: We don't attempt to break into or hack the locks in any way.

				PERFORMANCE					SPECIFICATIONS													
Recommended		Type	Price ($)	CHOICE Expert Rating (%)	Ease of use score (%)	Unlock score (%)	Unlock range score (%)	Privacy and security score (%)	Bluetooth	Wi-Fi	PIN entry	Fingerprint entry	Key fobs included	App entry	Keyhole	Geofencing (auto–entry)	Remote access	Anti-peep	Away mode	Door thickness (mm)*	Online account required for app	Country of origin
✓	**Schlage** S1 C5	Deadbolt	238	78	81	78	80	64	✓	(C)	✓		0	✓	✓			✓	✓	35–55	✓	China
✓	**Aqara** Smart Lock U100	Deadbolt	499	77	77	80	90	55	✓	✓ (D)	✓		2	✓	✓		✓	✓	✓	35–45.5	✓	China
✓	**Eufy** T8531	Deadbolt	600	77	77	80	90	55		✓	✓	✓	0	✓	✓	✓	✓	✓	✓	35–55	✓	China
✓	**Ultraloq** U-BOLT-SN V2.26	Deadbolt	149	77	80	78	80	55	✓	(C)	✓		0	✓	✓	✓		✓		35, 45	✓	China
✓	**Eufy** T8520T11	Deadbolt	372	75	72	80	90	55		✓	✓	✓	0	✓	✓		✓	✓		35–55	✓	China
✓	**Yale** YRD226HKSC Satin Chrome	Deadbolt	399	75	72	80	80	72	✓ (B)	(C)	✓		0	✓	✓	✓ (E)			✓	35–57	✓	Vietnam
	Lockly PGD7YAZMB	Deadbolt	200	73	73	78	80	55	✓	(C)		✓	0	✓	✓			na		35–50	✓	China
	Orion DL031HA	Latch	189	73	68	80	na	68		✓	✓	✓	4		✓		✓	✓		35–55	✓	China
	Philips DDL702-8HWS	Latch, deadbolt (A)	989	73	70	80	na	64		✓	✓	✓	0		✓					38–60	✓	China
	Lockly PGD798NVMB	Deadbolt	749	72	69	76	90	55	✓	✓ (D)	✓	✓	0	✓	✓		✓	✓		35–50	✓	China
	Lockwood 001Touch Plus Smart Deadlatch	Deadlatch	419	70	62	80	80	72	✓ (B)	(C)	✓		2	✓		✓ (E)		✓	✓	32–60	✓	Vietnam
	Kogan KASHFNGDLKA	Latch, deadbolt (A)	299	69	61	80	na	68		✓	✓	✓	2		✓		✓	✓		35–100	✓	China
	Lane L520844	Deadbolt	415	69	66	74	80	62	✓	(C)	✓	✓	2	✓				✓		35–51	✓	China

TABLE NOTES Recommended We recommend products with a CHOICE Expert Rating of 75% or more. **Price** Recommended retail or typical retail price as of January 2025. **CHOICE Expert Rating** is made up of ease of use (50%), unlocking (30%), unlock range (10%) and app privacy and security (10%). Models without Bluetooth don't undergo the unlock range test. For these, the CHOICE Expert Rating is made up of ease of use (50%), unlocking (40%) and app privacy and security (10%). **Anti-peep** For pin code locks, anti-peep lets you add a random selection of numbers before and after the actual code to confuse anyone that may be watching. As long as the correct code is entered somewhere in the middle, the lock will open. **Away mode** This emits an alarm and sends alerts to your phone (remote access only) if someone attempts unauthorised entry when you're not at home. **(A)** Mortice lock. **(B)** Bluetooth module can be removed. **(C)** Available with optional bridge. **(D)** Via supplied bridge. **(E)** Manufacturer warns this feature can be unreliable on Android. * Adjustable range supported by the lock. **na** not applicable. All smart locks in our test allow guest access. ■

IMAGES: GETTY

Stepping it up

Could tracking your activity help your health goals?
Peter Zaluzny runs through how to choose the right fitness tracker for you

Wearable tech products have come and gone over the years, but fitness trackers have had staying power in Australia, and the market is only projected to grow.

All models count steps or distance travelled and save that information in an accompanying app. This data is presented in graphs so you can track your activity progress.

More expensive models have features like sleep tracking, heart rate monitoring (active and resting), calorie input logs and even support for some smartphone apps like Spotify. The accompanying apps can get quite granular, with the ability to track different types of exercise including swimming, rowing and weightlifting.

Types of trackers

Fitness trackers generally fall into two categories – dedicated trackers (such as the original fitness bands), and smartwatches with fitness tracking features.

Early fitness bands tended to have a small screen that displayed basic information, and while this design is still around, a couple of other types have emerged.

Smartwatch-style bands look like a smartwatch, with a square or circular face, but they only have fitness tracking tools. The larger screens can be a convenient alternative to a regular band as they can display more information for quick reference and they're easier to interact with.

Most smartwatches have some fitness tracking tools these days

Then there's a category marketed as 'fashionable fitness trackers' because they look more like a traditional watch or jewellery. The technology may be built into a bracelet or ring, or hidden under an analogue watch face with either a small screen that displays very basic information (e.g. step count) or no screen at all. Most or all fitness information is accessed through a smartphone app. This type of tracker can be good if you want to look stylish while monitoring your health and exercise, but they do lack the convenience of models with buttons or touchscreens.

USING A SMARTWATCH FOR FITNESS TRACKING

11:17:33
395
36
05
6H 1M 75%

These days most smartwatches have some fitness tracking tools and their performance often rivals the best bands in our tests. They're essentially a mini smartphone for your wrist – if they're connected to your phone they can be used to control apps and even send texts.

If you want the watch's smart features to be fully functional independently from your phone, you'll need a model with an eSIM. You can usually include eSIM mobile network access as part of your smartphone plan for an additional $5 or so. This lets you use your watch to make and take calls, text, stream music and post fitness data online. Even without an eSIM you can still use a smartwatch to make digital payments and access your calendar – it just syncs with your smartphone when it's back in range.

Linking to your device

Most fitness trackers need to be linked to an external device that has the associated app installed. The device will almost always be a smartphone, although some may let you use a laptop or tablet.

Why is this? Fitness trackers gather all kinds of data during a workout that it needs to send to your device. Most bands will do this every minute or so if the phone is nearby, but you can also send all the data in one go when you get back from a run, for example.

You may find some bands that don't need to send the data but will offer it as an additional function. However, these models can usually only display very limited information compared to what the app can do, so it's always worth connecting to a device if you want to make the most of your tracker.

Most fitness trackers need to be linked to an external device that has the associated app installed

Some fitness trackers also let you control apps on your phone if it's connected and nearby. For example, if you're jogging along and feel like listening to a particular song, you can flick through your playlists on the band or smartwatch rather than having to get your phone out. ▶

IMAGE: GETTY

Features to look for

ALARM

This can be quite useful, especially if it's a silent alarm that just buzzes on your wrist to wake you up without waking up anyone next to you.

ALTIMETER

Useful for measuring stairs or height changes. It can also be used to track the degree of effort made when running or walking (rather than just the distance).

BATTERY LIFE

Most models have rechargeable batteries, which will give at least a few days' use before needing to be charged via USB. Models with replaceable batteries can retain power for as long as a year.

CALORIE COUNTER

Converts steps taken to calories burned. Data is usually given in calories rather than kilojoules, but there are some third-party smartphone apps that can automatically convert the measurement.

DISTANCE COUNTER

This can be adapted for metric or imperial, and generally measures distance based on your steps. Some of the newer fitness trackers can use GPS for more accurate distance measurement.

FOOD TRACKER

Some fitness tracker apps let you log your food intake, which can be useful if you want to track the number of calories you're taking in versus burning off. The food trackers that come installed tend to be US-centric though, so it could be worth looking at third-party apps.

MILESTONES

Being able to receive a notification that you've passed 10,000 steps, for example, or that you've met some other milestone over the life of wearing the fitness band, can act as a reward or an incentive to keep going.

SESSION TRACKER

This feature lets you record a specific activity, such as a run or a cycle, as a distinct 'session'. It means you can more accurately track metrics such as distance, speed or calories burned for that session.

SOCIAL MEDIA SHARING

Being able to share achievements or progress with friends or family can act as an incentive for some people. Trackers with this feature generally include support for sharing on the big social media platforms.

STEP COUNTER

This measures your steps, but accuracy will be affected by how accurate your own data is that you've entered for height, weight and even pace length, plus the technology used in the device.

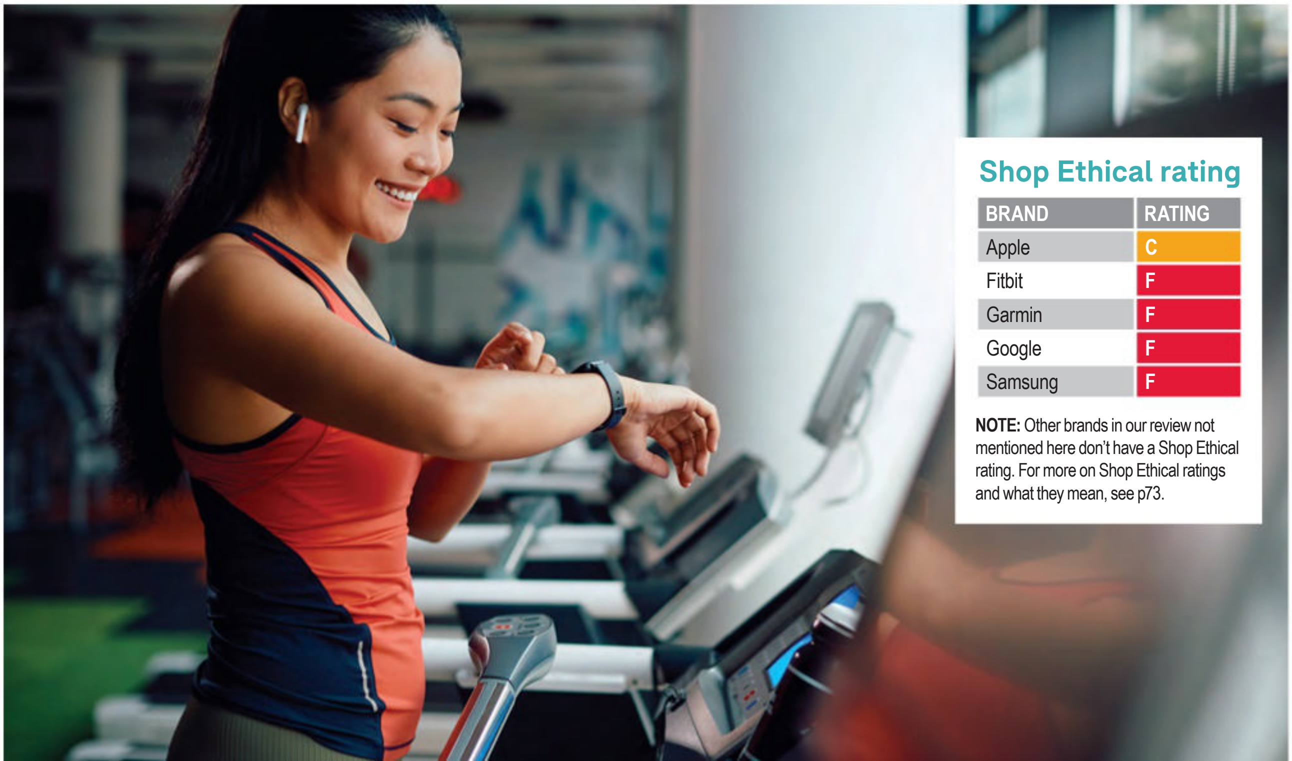
WATERPROOF CLAIMS

Models with waterproof claims usually put the details on the product's website, but they'll range from splashproof through to swimming and up to 50m depth.

SUPPORT FOR THIRD-PARTY APPS

A number of Android-based fitness bands and smartwatches support third-party fitness apps such as Runkeeper, Zombies, Run! and MyFitnessPal. Similarly, some Android bands are compatible with Google Fit on your smartphone. The Apple Watch supports a few third-party fitness apps, but the range isn't quite as extensive.

> **Most models have rechargeable batteries, which will give at least a few days' use**



Shop Ethical rating

BRAND	RATING
Apple	C
Fitbit	F
Garmin	F
Google	F
Samsung	F

NOTE: Other brands in our review not mentioned here don't have a Shop Ethical rating. For more on Shop Ethical ratings and what they mean, see p73.

Why you might want to consider a fitness tracker

INCREASING PHYSICAL ACTIVITY

If your goal is to get more active, fitness trackers can be a useful part of your fitness routine. Most let you set goals and track your progress over weeks or months at a time, with feedback on your general health improvements. Fitness goals such as 'walk for 20 minutes each day' give you something to aim for, and these are much more motivating than a vague plan to 'get fit'. Some bands can even be set to remind you to exercise if they haven't detected any activity that day.

FALL DETECTION

Newer fitness bands and smartwatches now include fall detection capabilities. They use a combination of altimeters (that detect changes in height), accelerometers (that detect changes in acceleration) and gyroscopes (that detect the way the watch, and therefore your arm, is moving) in order to detect whether a fall may have taken place.

If a fall is detected, most devices will sound an alarm and give you a moment or two to confirm that you've had a fall. If you haven't fallen, you can just ignore it.

However, if you ignore the alarm and the device notes that you have been immobile for a period of time, it will likely trigger a more urgent notification, prompting you to either press a button or tap the screen to trigger a text or call to your emergency contact. If you take no action (for example, because you are unconscious) it will make the call or text anyway.

Depending on the device, you may need to activate this feature in your settings, or it may be switched on by default. The Apple watch will automatically turn the fall detection feature on if the age you input during set-up is 55 or older. Garmin watches on the other hand note that the fall detection is more focused on major impacts during certain outdoor activities such as taking a tumble on a ski jump or falling off your motocross bike.

It's also worth noting that if your smartwatch or fitness band does not have its own eSIM, then you'll need to have your smartphone close by and connected to your device in order to allow it to make calls or texts when a fall is detected.

THE GOLDEN YEARS ISSUE

IMPROVING SLEEP

Many of the more recent fitness trackers and smartwatches have sleep tracking tools that can give you information about your sleep cycles, restlessness at night and resting heart rate. They may show you how your sleep is improving your health, or give you tips on how to improve sleep. These are rarely user-specific and should only be treated as a guide, but you can always take your data to your doctor for better advice. ▶

Important note on heart rate monitor

People with heart conditions may be curious to know whether they can use the heart rate monitoring feature on their smartwatch or fitness band to keep an eye out for abnormalities. The short answer is no. The heart rate monitor on these devices is intended to be used to monitor your heart rate during exercise. It will not be able to detect when the heart is acting abnormally, and shouldn't be relied upon to indicate anything except your current heart rate.

				PERFORMANCE					SPECIFICATIONS								
Recommended		Type	Price ($)	CHOICE Expert Rating (%)	Comfort score (%)	Ease of use score (%)	Step accuracy score (%)	Distance accuracy score (%)	Android app	iOS app	GPS	Fall detection	Food tracker	Altimeter	Weight (g)	Waterproof or resistant claim	Warranty (years)
✓	**Apple** Watch SE (Gen 2) GPS, 40mm Starlight Aluminium, Plum Sport Loop	Smartwatch	399	89	88	80	100	98		✓	✓	✓		✓	33	(B)	1
✓	**Apple** Watch Series 10 GPS, 42mm Jet Black Aluminium, Black/Blue Nike Sport Loop	Smartwatch	649	88	85	80	97	99		✓	✓	✓		✓	38	(B)	1
✓	**Apple** Watch Series 10 GPS + Cellular, 46mm Jet Black Aluminium, Ink Textile Sport Loop	Smartwatch	859	88	83	80	100	98		✓	✓	✓		✓	44	(B)	1
✓	**Apple** Watch Series 10 GPS, 46mm Silver Aluminium, Ultramarine Sport Loop	Smartwatch	699	86	81	80	95	100		✓	✓	✓		✓	45	(B)	1
✓	**Google** Pixel Watch 3 41mm Wi-Fi	Smartwatch	579	86	76	82	99	98	✓		✓	✓	✓	✓	59	(B)	2
✓	**Apple** Watch SE (Gen 2) GPS, 40mm Starlight Aluminium, Starlight Sport Band	Smartwatch	399	85	76	80	100	98		✓	✓	✓		✓	53	(B)	1
✓	**Apple** Watch Series 10 GPS, 42mm Jet Black Aluminium, Midnight Sky Nike Sport Band	Smartwatch	649	85	75	80	97	99		✓	✓	✓		✓	55	(B)	1
✓	**Apple** Watch Ultra 2 GPS + Cellular, 49mm Black Titanium, Black Trail Loop	Smartwatch	1399	85	77	80	98	99		✓	✓	✓		✓	70	(C)	1
✓	**Google** Pixel Watch 3 45mm LTE	Smartwatch	669	84	72	82	100	98	✓		✓	✓	✓	✓	71	(B)	2
✓	**Samsung** Galaxy Fit3	Fitness band	149	84	77	81	100	86	✓			✓	✓	✓	36	(B)	2
✓	**Apple** Watch Series 10 GPS, 46mm Silver Aluminium, Lake Green Sport Band	Smartwatch	699	83	70	80	95	100		✓	✓	✓		✓	70	(B)	1
✓	**Samsung** Galaxy Watch7 44mm	Smartwatch	599	83	69	81	100	97	✓		✓	✓	✓	✓	56	(B)	2
✓	**Garmin** Vivomove Sport	Smartwatch (A)	299	82	73	73	100	95	✓	✓		✓	✓		34	(B)	1
✓	**Garmin** Venu 3 45mm	Smartwatch	749	82	69	79	99	96	✓	✓	✓	✓		✓	47	5 ATM	1
✓	**Google** Pixel Watch 2	Smartwatch	529	82	71	77	99	98	✓		✓	✓	✓	✓	59	5 ATM	2
✓	**Fitbit** Versa 4	Smartwatch	380	82	65	83	96	99	✓	✓	✓		✓	✓	40	Up to 50m	1
✓	**Apple** Watch Ultra 2, 49mm, Trail Loop Band	Smartwatch	1399	81	67	80	98	96		✓	✓	✓		✓	71	(D)	1
✓	**Samsung** Galaxy Watch6	Smartwatch	549	81	59	86	99	96	✓		✓	✓	✓	✓	57	5 ATM	2
✓	**Apple** Watch SE GPS, 40mm, Sport Band	Smartwatch	399	81	62	81	99	99		✓	✓	✓		✓	57	Up to 50m	1
	Amazfit GTR 4	Smartwatch	299	80	64	78	99	98	✓	✓	✓			✓	47	5 ATM	1
	Google Fitbit Sense 2	Smartwatch	450	80	64	79	97	98	✓	✓	✓		✓	✓	41	(B)	2
	Fitbit Inspire 3	Fitness band	180	80	66	76	96	98	✓	✓			✓	✓	21	Up to 50m	1
	Garmin Venu 2 Plus	Smartwatch	769	80	65	80	97	91	✓	✓	✓	✓		✓	50	5 ATM	1
	Garmin Vivomove HR Sport	Smartwatch (A)	299	80	71	75	98	89	✓	✓				✓	42	5 ATM	1
	Apple Watch Ultra 2 GPS + Cellular, 49mm Black Titanium, Black Titanium Ocean Band	Smartwatch	1399	79	58	80	98	99		✓	✓	✓		✓	96	(C)	1
	Garmin Vivosmart 5	Fitness band	249	78	66	70	98	97	✓	✓	✓	✓			25	5 ATM	1
	Google Fitbit Charge 6	Fitness band	260	78	63	72	98	97	✓	✓	✓		✓		31	5 ATM	2
	Apple Watch Ultra 2 GPS + Cellular, 49mm Black Titanium, Dark Green Alpine Loop	Smartwatch	1399	77	54	80	98	99		✓	✓	✓		✓	73	(C)	1

TABLE NOTES Recommended We recommend fitness trackers with a CHOICE Expert Rating above 80%. **Type Smartwatch** Device has extra smart capabilities not related to fitness tracking. **Fitness band** Device predominately collects and displays fitness data. **Price** Recommended retail price December 2024. **CHOICE Expert Rating** is made up of comfort (35%), ease of use (30%), pedometer accuracy (17.5%) and distance accuracy (17.5%). **Waterproof or resistant claim 5 ATM** (Atmospheres) Will withstand pressures equivalent to about 50 metres but in practice should be considered water-resistant rather than waterproof. **(A)** Has analogue watch face. **(B)** Water resistance of 50m; swimming only. **(C)** Water resistance of 100m; scuba diving to 40m; high-speed water sports. **(D)** Swim-proof; scuba diving to 40m. All models include a heart rate monitor, notifications and recorded milestones. All models include Bluetooth support, a screen, clock and alarm, and sleep tracker and fitness session tracker. ■

IMAGE: GETTY

Cutting edge

If mowing the lawn is a job you'd rather outsource, you might be considering a robot mower. **Matthew Steen** explains what you need to know before you buy

For those of us who find mowing a chore, a robot lawnmower promises to give you back hours of free time. However, there's a fair bit of set-up to get this robot up to speed. Don't believe the hype without doing a bit of research.

How they work

Robot mowers are relatively autonomous, small lawnmowers. They consist of the main mower unit and a charging dock. There's no catcher, as a robot mower cuts the lawn fine enough to leave the grass on the lawn.

They're expensive compared to most conventional lawnmowers – some can equal the cost of a ride-on mower. They're suitable for lawns up to 5000 square metres (sqm).

> A robot mower cuts the lawn fine enough to leave the grass on the lawn

Getting started

INSTALL THE GUARD WIRE

Most robot lawnmowers will come with a guard wire, which is used to set the perimeter of the mowing area. You'll need to set up the guard wire using the supplied pegs, although some brands allow you to hide the wire under the soil. Either way, it's not too noticeable, so shouldn't be an eyesore.

The guard wire connects to the charging unit, so it can guide itself back to the charging unit. This means you'll have to place the charging dock close to an electrical outlet.

Some newer models use an app to create a geofence, or perimeter without the use of a guard wire. You use the app to map out your lawn and the robot learns the area.

SET UP THE APP

Once the guard wire is installed, many robot lawnmowers can be set up through an app on your phone, or on the mower itself. You'll need to set up a schedule for the robot mower so it knows when to start cutting.

PREPARE YOUR YARD

Remove any moveable obstacles, such as toys dropped by children or pets. If you're starting off with long, overgrown grass, you might need to use a normal lawnmower to get the grass down to a shorter length before you start on your robot lawnmower journey. Robot mowers only have so much oomph, so there are limits to the length of the grass they can cut. ▶

MONITOR THE FIRST MOW

You'll need to monitor the mower's progress to make sure it isn't getting stuck anywhere, and check that it reaches all parts of your lawn. From that point on, it should be fairly autonomous – at least until you need to replace the batteries or have the blades sharpened or replaced.

What to know before buying

SMARTPHONE APP

In most cases it will be easier to control the mower via an app (if it has one) than fiddling with onboard controls. But it really depends on how autonomous the robot mower is. Some apps will let you set up a map of your garden so the mower knows where to go rather than moving in a random fashion. Some can also let you see whether the robot mower is currently in action.

In previous testing we've found that some apps will only work with either Apple or Android phones, but not both. All the apps for the models in the table on page 71 work with both phone types, but if you're looking at a different model it's worth checking the app compatibility before you buy. Other apps might use Bluetooth rather than Wi-Fi to connect to the mower, which means you'll need to be close to the robot mower to connect to it.

LAWN SIZE

We've seen robot mowers suitable for lawns of up to 5000sqm and as small as 250sqm. The maximum stated capacity of a robot mower we've tested was 3000sqm.

If you select a robot lawnmower that's designed for a smaller yard than what you have, you're likely to run out of guard wire, or the mower is going to run out of puff and need to return to charge before finishing the job. Generally, manufacturers recommend buying one that's suitable for a yard a little larger than your own.

SLOPING LAWN

If your lawn is on a slope, it's important to work out the angle and make sure the model you buy can cope with it – the maximum slope they can handle should be stated in the specifications.

UNEVEN LAWN

An uneven lawn means dips, and not all mowers handle these equally (we test this as part of performance). If the dip is significant, you might consider filling it in or putting a barrier around it and buying a model with obstacle sensors so it can avoid it. Also, the flatter your lawn, the more likely the mower is to be able to make a full round on one battery.

The most expensive element of any mower will be the battery

SENSORS

Obstacle sensors: Most robot mowers have sensors for anything they encounter (all models in the table have in-built obstacle sensors). If you have trees, bushes or other obstacles that can't be removed before the lawnmower starts, it will avoid these elements, just as a robot vac would in the house.

Rain sensors: A rain sensor can be an optional extra or may come with the product by default. Depending on the brand and model, it might make the robot lawnmower skip a scheduled mow, or it might alert you and ask if you want to continue.

MULTI-ZONE

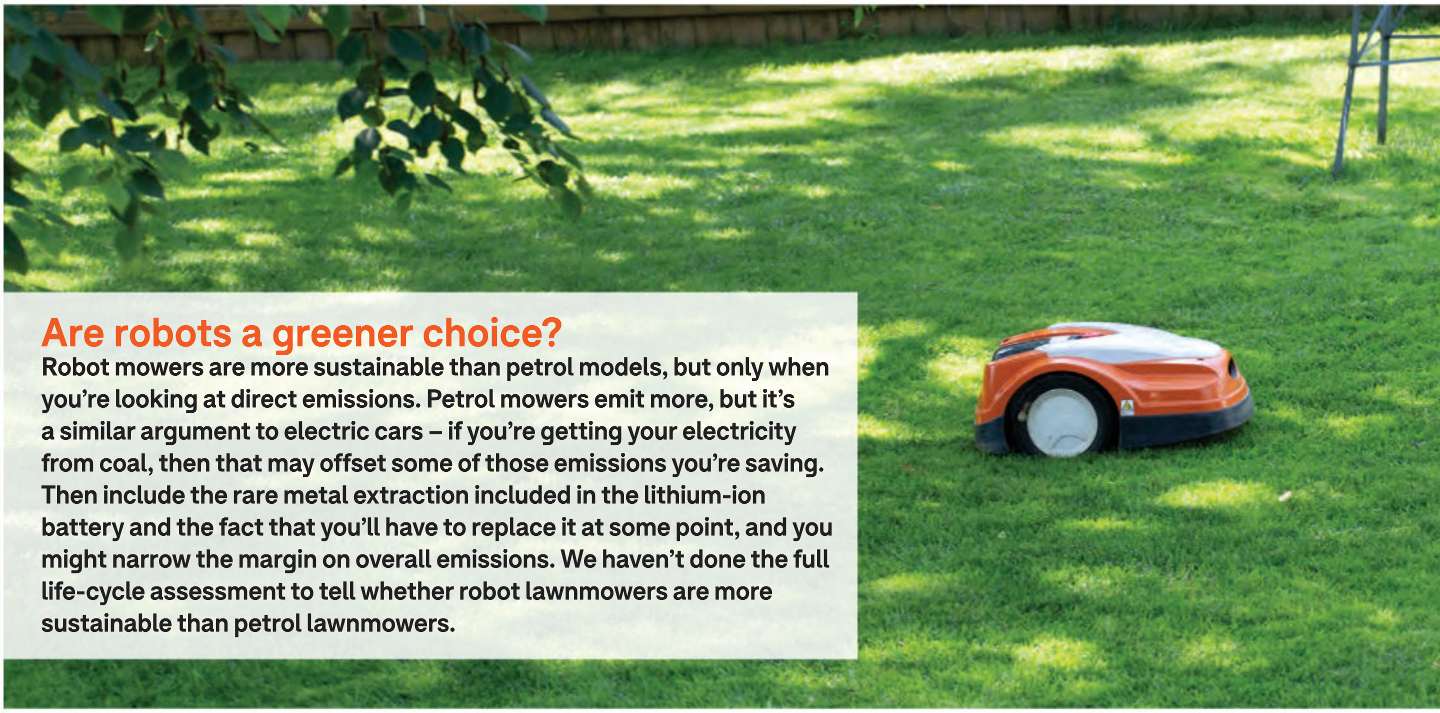
Want your robot lawnmower to mow both the front and back lawns? You might need a multi-zone mower, so you can program both lawn sizes and designs. You'll have to carry or wheel the robot lawnmower between the two spaces, as they aren't smart enough to move themselves there – yet.

BATTERY LIFE

The most expensive element of any mower will be the battery, and the size you require will depend on the size of the lawn you want it to cover.

All the models we've tested use lithium-ion batteries. Check with the manufacturer before buying to see how long they'll stock the batteries for and the cost to replace (replacements can be expensive). Like with all lithium-ion batteries, you'll start to see slow degradation over time – the robot mower will start returning to its base unit more frequently for recharging.

You can expect batteries for robot mowers to last at least two to five years, depending on environmental conditions such as heat and cold during use and storage, how often the mower is run and what time of day it generally cuts the grass.



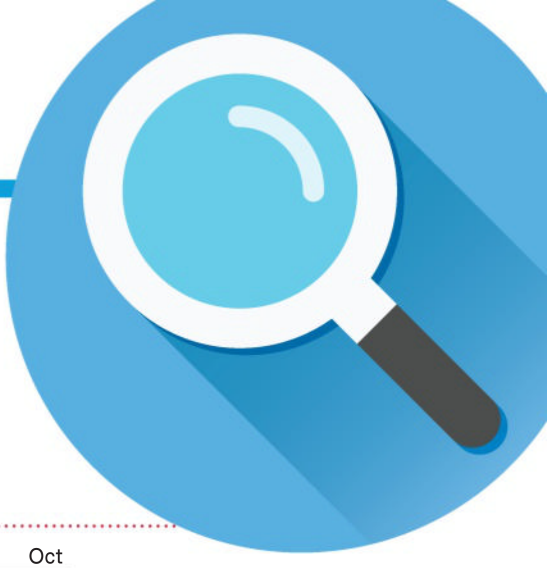
Are robots a greener choice?

Robot mowers are more sustainable than petrol models, but only when you're looking at direct emissions. Petrol mowers emit more, but it's a similar argument to electric cars – if you're getting your electricity from coal, then that may offset some of those emissions you're saving. Then include the rare metal extraction included in the lithium-ion battery and the fact that you'll have to replace it at some point, and you might narrow the margin on overall emissions. We haven't done the full life-cycle assessment to tell whether robot lawnmowers are more sustainable than petrol lawnmowers.

			PERFORMANCE						SPECIFICATIONS														
Recommended		Price ($)	CHOICE Expert Rating (%)	Performance score (%)	Convenience score (%)	Noise score (%)	Instructions score (%)	Construction score (%)	Average working time (min)*	Average charging time (min)*	Maximum lawn size (m²)*	Maximum slope (degrees)*	Rated cutting width (cm)	Battery type (Li-ion)	App	Geofencing	Battery capacity (Ah)	Automatically recharges	Alarm	Rain sensor	Cutting height range (cm)	Weight (kg)
✓	**Dreame** A1	3999	87	90	76	85	96	75	ns	65	2000	45	22	18V	✓	✓	5.0	✓	✓	✓	3–7	11.9
✓	**Husqvarna** Automower 310 Mark II	2099	86	87	82	73	100	100	70	60	1200	40	22	18V	✓	✓	2.1	✓	✓		2–5	9.4
✓	**Stihl** RMI 632	3199	86	84	88	81	100	92	ns	ns	3000	45	28	29V			2.9	✓	✓	✓	2–6	13.5
✓	**Ecovacs** GOAT G1	2999	84	86	84	75	90	75	95	140	1600	45	22	18.5V	✓	✓	5.2	✓	✓	✓	3–6	13.5
✓	**Husqvarna** Automower 405X	2679	83	84	80	69	100	100	50	60	720	40	22	18V	✓		2.0	✓	✓		2–5	9.7
✓	**Husqvarna** Automower 415X	3639	83	84	80	69	100	100	50	60	1800	40	22	18V	✓		2.0	✓	✓		2–5	9.7
✓	**Stihl** iMow 5.0	2899	81	86	62	79	92	92	60	85	1500	40	28	36V	✓		ns	✓	✓	✓	2–6	14.0
✓	**Husqvarna** Automower 410XE NERA	3699	80	78	79	78	100	83	100	90	1000	30	22	18.5V	✓	✓	5.0	✓	✓		2–5.5	12.5
	Husqvarna Automower 305	1739	78	74	88	76	100	71	60	60	600	40	22	18.5V	✓		2.1	✓	✓		2–5	9.4
	Stihl RMI 422 P	2149	77	72	86	82	100	75	ns	ns	1500	40	20	18V			1.9	✓	✓	✓	2–6	10.0
	Worx Landroid M500 ACS (WR141E)	1699	73	64	92	72	100	92	ns	70	500	35	18	20V	✓		2.0	✓	✓	✓	3–6	9.6
	Husqvarna Aspire R4	1399	70	65	69	81	100	92	65	75	400	25	16	18V	✓		2.0	✓			2–4.5	5.9
	Gardena Sileno City	999	67	61	78	68	100	67	60	60	700	25	16	18V			2.1	✓			2–5	7.3

TABLE NOTES Recommended We recommend robot lawnmowers with a CHOICE Expert Rating of 80% or more. **Price** RRP, January 2025. **CHOICE Expert Rating** is made up of performance (60%), convenience (20%), noise (10%), instructions (5%) and construction (5%) scores. **Performance score** is made up of standard lawn (50%), damp grass (10%), long grass (10%), uneven lawn (10%), sloping lawn (10%) and battery efficiency (10%). **Convenience score** is made up of installation and ease of use (70%) and the app (30%). Where there is no app, only installation is taken into account. **Noise score** is made up of operation noise measured (50%) and subjective evaluation at 10m from mower (50%). **Instructions score** takes into account whether the mower comes with safety and operating instructions, general information, technical data, instructions for use, set-up and programming, maintenance and servicing instructions. **Construction score** is based on how solid the construction feels. **Geofencing** maps out areas via the app where the mower should and shouldn't mow. **Alarm** gives anti-theft alert if the mower is picked up and moved. * Manufacturer claim, not tested. **ns** Not stated. ■

IMAGES: GETTY



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*Indicates a correction or clarification (see Checkout).

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Shop Ethical ratings Shop Ethical rates the environmental and social impact of companies (not products) using independent sources. Where available, we publish Shop Ethical ratings in *CHOICE* magazine for the brands whose products we test. This rating is not included in our own scoring. If a brand doesn't appear in our Shop Ethical tables, it means there's no rating for that company. Shop Ethical regularly reviews its ratings, but those that appear in *CHOICE* are correct at the time we went to press. For more, visit ethical.org.au.

RATING	KEY
A	Praises, no criticism
B	Some praise, no criticism
C	Praises, some criticism
D	Criticism, some praise
F	Criticisms

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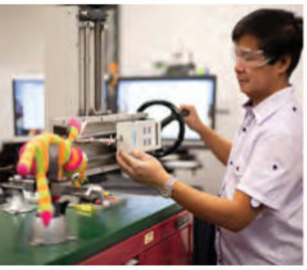

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NEXT MONTH

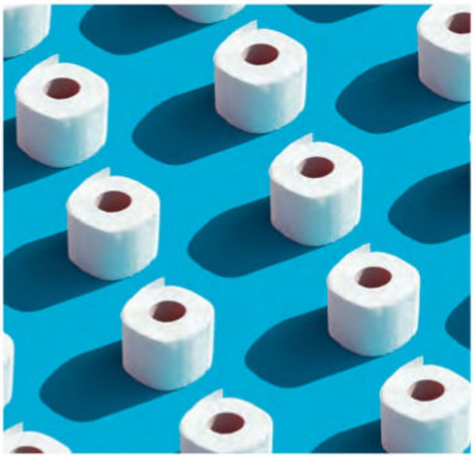
In the dark

Secret health insurance price hikes

IMAGES: GETTY

Cooking without gas

The latest ceramic and induction cooktops



Roll call

The best toilet paper for the job

AI therapy

Can you trust a chatbot with your mental health?

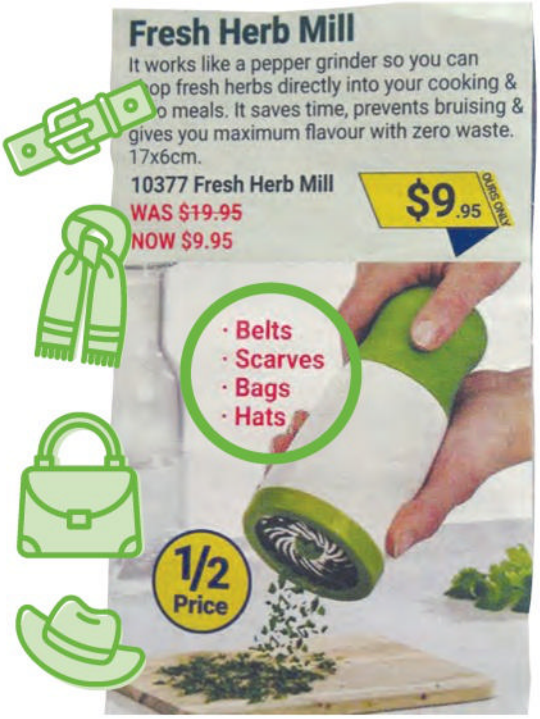
Plus Clothes dryers, high chairs, stick vacuums and more

HARD WORD

Our long-serving rogues' gallery of dodgy ads, toe-curling typos and misadventures in marketing, as sent in by you – our tickled, angered and bewildered readers. And thanks to the timeless shonkiness of so much advertising, you're always spoilt for choice – so keep 'em coming. Email high-quality unedited photos to hardword@choice.com.au.

This month, thanks go to Lynette Baker (Write or wrong), Ian Muir (Fashion plate), Lachlan Prince (Fruit loop) and Peter Squire (Nut out the details).

Compiled by Daniel Wynne



Fresh Herb Mill

It works like a pepper grinder so you can op fresh herbs directly into your cooking & o meals. It saves time, prevents bruising & gives you maximum flavour with zero waste. 17x6cm.

10377 Fresh Herb Mill

WAS ~~$19.95~~

NOW $9.95

$9.95 OURS ONLY

1/2 Price

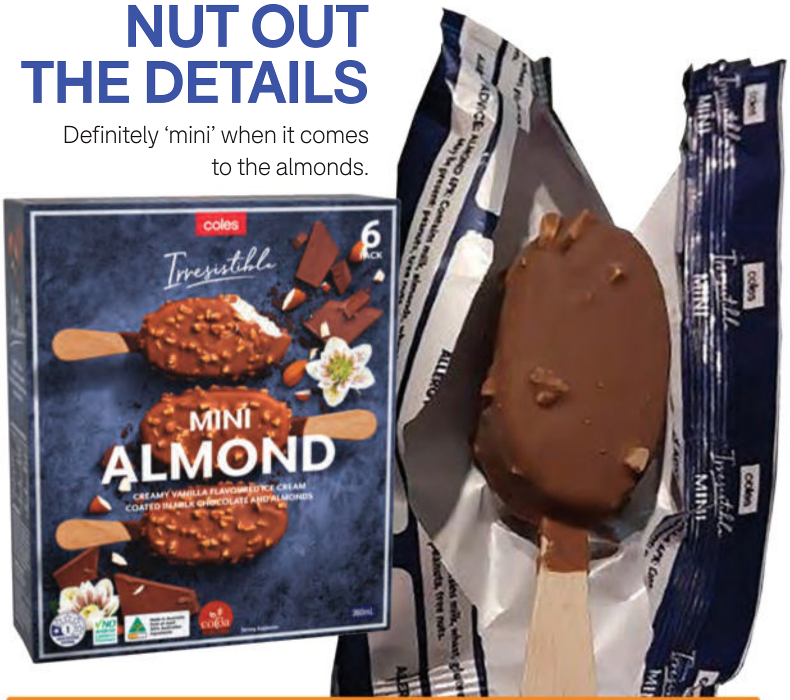
· Belts
· Scarves
· Bags
· Hats

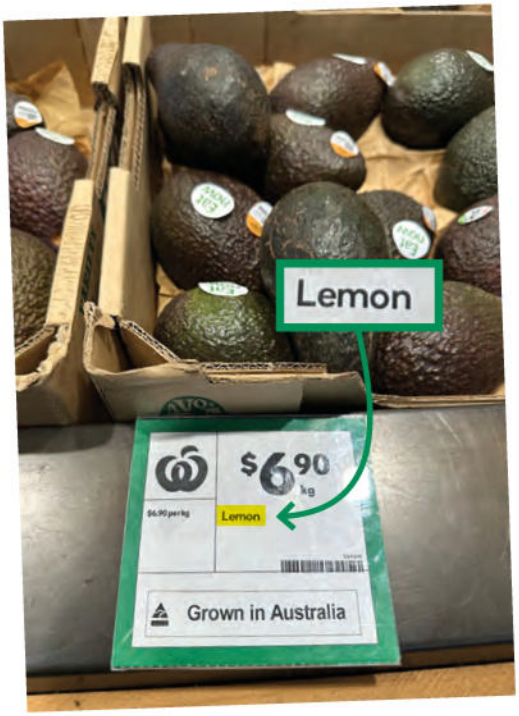
FASHION PLATE

One way to get your daily fibre.

NUT OUT THE DETAILS

Definitely 'mini' when it comes to the almonds.


coles
Irresistible
6 PACK
MINI
ALMOND
CREAMY VANILLA FLAVOURED ICE CREAM COATED IN MILK CHOCOLATE AND ALMONDS

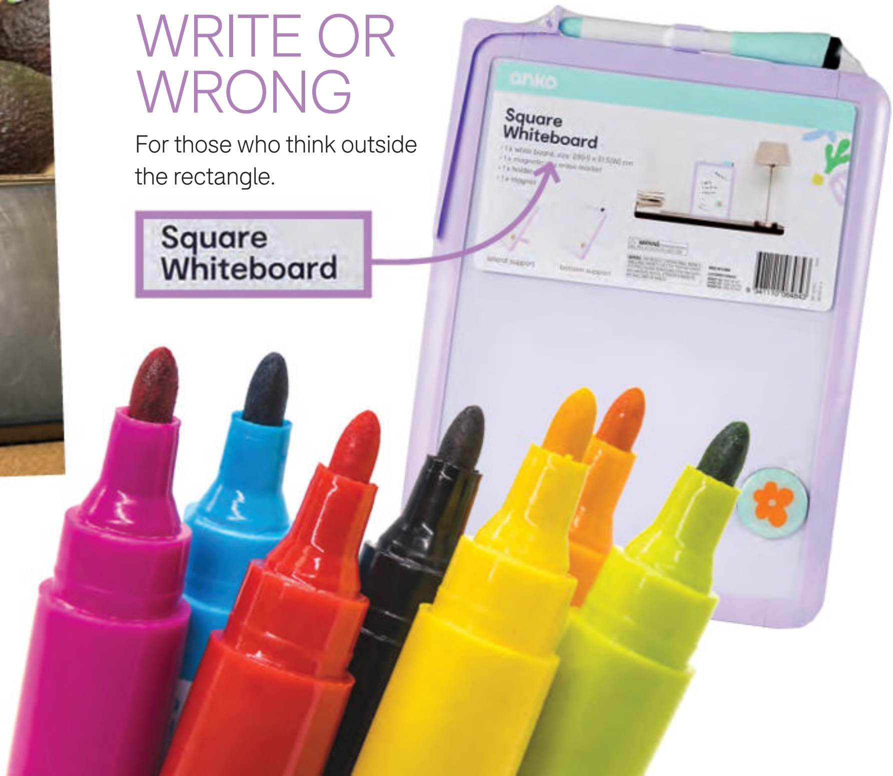

Lemon
$6.90 kg
$6.90 per kg
Lemon
Grown in Australia

FRUIT LOOP

When life gives you avocados?

WRITE OR WRONG

For those who think outside the rectangle.


anko
Square Whiteboard
Square Whiteboard

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